

*Economic
Teachings
of
Prophet
Muhammad*

(may peace be upon him)

*A Select Anthology of Hadith
Literature on Economics*

Muhammad Akram Khan



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FOREWORD

Islamic economics is a discipline which has its roots in Islamic Shariah. Islam considers Revelation as the superior most source of knowledge. The basic principles as enunciated in Quran and *Hadith* are the touchstone for evaluating modern economic theories and to develop new ones based on economic doctrines of Islam. In this context an anthology of *ahadith* is very useful source book. There are a number of collections of *ahadith* available. However, these books use different schemes for classification of *ahadith*. Hence for an economic researcher it becomes difficult and time consuming to search for *ahadith* pertinent to an economic issue.

In “Economic Teachings of Prophet Muhammad (peace be upon him): A Select Anthology of Hadith Literature on Economics”, Akram Khan has developed a classification system which is closely related to important economic issues. He has then painstakingly culled together *ahadith* under those headings from authentic sources. This will help researchers in locating references to a particular *hadith*. More importantly, putting all *ahadith* relating to a particular economic issue together will also help crystalize thinking on that issue. I am sure this work will prove to be an invaluable addition to the reference material for students, teachers and researchers in the field of Islamic economics.

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I am grateful to Prof. Khurshid Ahmad who encouraged me to undertake this work in the first instance and arranged necessary resources for the preparation and revision of the manuscript. It was mainly due to his sustained interest in the project that the work could be published in the present form.

In the end I salute to the perseverance and devotion of Dr. Munawar Iqbal who made strenuous efforts to see the work through the press. But for his commitment to the cause of Islamic Economics this book would not have seen the light of the day.

I need not say that I solely am responsible for any errors in the book.

Muhammad Akram Khan

TRANSLITERATION OF ARABIC WORDS AND NAMES

ا	{ Consonantal sound }	a	ط	..	t
ء			ظ	..	z
ا	long vowel	ā	ع	inverted apostrophe	‘
ب	..	b	غ	..	gh
ت	..	t	ف	..	f
ث	..	th	ق	..	q
ج	..	j	ك	..	k
ح	..	h	ل	..	l
خ	..	kh	م	..	m
د	..	d	ن	..	n
ذ	..	dh	هه	..	h
ر	..	r	و	consonant	w
ز	..	z	و	long vowel	ū
س	..	s	و	diphthong	au
ش	..	sh	ي	consonant	y
ص	..	ṣ	ي	long vowel	ī
ض	..	ḍ	ي	diphthong	ai

INTRODUCTION

The recent past has witnessed a growing interest of the Muslim intelligensia in the economic teachings of Islam. It is an indication of their increasing dissatisfaction with the dominant doctrines of economics and their failure to analyse and solve their problems. For a number of reasons such an outcome is but natural. The economic science, as believed and practised today, has grown in a climate alien to the Muslims. It has been conceived in the Western society, which has its mainsprings in the ancient Roman and Greek civilisations. The present day economics has evolved over a period of two centuries and most of its analysis and philosophy are rooted in the assumptions and values of the Western civilisation, something it has accepted *a priori*. Although the value premises of economics are rarely made explicit yet there is a consensus that it has mostly been nourished by utilitarianism, hedonism, *laissez-faire* and individualism. Even the opposite stream of socialist economics remains a product of and a reaction to the same cultural milieu. These assumptions have, almost always, been in the sub-conscious of most of the economic philosophers and analysts, and constitute the hidden conditions on which the so-called economic laws and doctrines are based, often camouflaged under the blanket phrase "other things remaining the same".

The methods of economics have been both deductive as well as inductive, but lately empiricism has prevailed quite widely. The economists, within the value premises of a Western society, have been free to postulate, analyse, discuss and test the various hypotheses. The hypotheses which could not be proved untrue in the light of empirical evidence have become part of the received doctrine. In this exercise the economists have been led by purely logical and rational considerations. As a matter of basic principle any divine or metaphysical guidance was shunned and thus locked out of the recognised content of knowledge.

The subject matter of economics is the study of the economic relationships arising out of the scarcity of means and possibility of multiple use of resources. The ultimate objective has been to study and analyse the economic conditions of man and, in certain cases, to suggest ways and means to improve the material conditions of life.

The knowledge of economics has grown quite slowly and, as a result of every day changing conditions, economists have tried to understand, analyse and explain the various economic phenomena. At times their analysis has given birth to new phenomena which again became a subject of further study. This, briefly, has been the "natural" course of growth. With increasing need and complexity of relationships, the economists are grappling with more sophisticated problems and have devised quite an advanced tool-kit to help them.

The interest of Muslim economists in Islamic economics as a separate branch of knowledge has emerged from its entirely different assumptions, methods, scope and objectives than those of the Western economics. Islamic economics starts with a set of essential assumptions about the status and role of man on this earth, about his return and destiny. According to Islam, man is a vicegerent of Allah, the Creator, the Sustainer and the Sole Sovereign of this universe. Allah has appointed him as His deputy on this earth to carry out His will, indicated His will in the form of the *Shari'ah* which was finally revealed through Muhammad (may peace be upon him) as His Messenger. The Holy Prophet (may peace be upon him) conveyed His message in the form of the Qur'an, which was revealed to him and has been preserved verbatim since then. He explained this message and implemented it in the society and state established in Arabia under his leadership. It is the Muslim belief that everybody on the earth is duty bound to know and practise the *Shari'ah* and to implement the Will of Allah in the sense it was implemented by the Holy Prophet (may peace be upon him) and his companions. To carry out this duty and mission, Allah has placed certain worldly resources at the disposal of man. He is required to treat these resources as a means to carry out his mission. These worldly resources are only a trust and man has to account for this trust on the Day of Resurrection.

The Second assumption of Islamic economics is that material resources and wealth are not despicable as viewed by the monastics. There is nothing evil in them so far as these do not become an end in themselves. Struggle to earn more wealth is a noble act if it does not trespass the revealed path of the *Shari'ah*. So, the hedonistic assumptions about human behaviour stand amended to the extent man is

believed to have a deep consciousness of his being a vicegerent of Allah, of a moral role he has to play in establishing a just society.

Islamic economics conceives man in the framework of the *Shari'ah*. He is free to act anyway he likes, subject to the over-riding considerations of the will of Allah. His individual as well as collective behaviour are guided and regulated by a super-decree given by the *Shari'ah*. The Western economics conceives man in the framework of individualism and hence unsuitable for a society where the revealed *Shari'ah* holds the highest position.

The methods of Islamic economics are also different from those of the Western economics. In Islamic economics, the fundamental doctrine is derived from four sources, the Qur'an, the *Sunnah*, the *Ijma'* and the *Qiyas*. The Qur'an is the revealed Book, vouchsafed to humanity through Muhammad (may peace be upon him) and has been preserved in original. This is the word of Allah. The commandments of Allah in the Qur'an are final, inviolable, eternal and unalterable for all times to come and for all people to live.

The *Sunnah* means the practices, the sayings, and the implicit approvals of the Prophet (may peace be upon him) as the 'official interpreter' of the Qur'an. He was the first person to receive it and was divinely guided to understand it. He explained the Qur'an by his words and deeds. His actions and words have been preserved authentically through oral and written traditions in various books. These books are known as books of *ahadith*. The *ahadith* attributed to Muhammad (may peace be upon him) are accepted as authentic after due scrutiny of both the text and the chain of transmission. The *ahadith* are a second inviolable source of guidance for Islam, and as such for the Islamic economics.

The *ijma* is a third source of Islamic economics. It stands for a consensus of the opinion of the doctors of law on a given problem. The *ijma* of the doctors of law becomes part of the law. The *qiyas* or analogy provides a fourth source for the Islamic economics. A situation which cannot be analysed by an explicit decree, in the Qur'an, the *Sunnah* or it is not found in the *ijma* may be decided by a *mujtahid* (a doctor of law qualified for *ijtihad*) on the analogy (*qiyas*) of an existing decree similar to it. *Ijtihad* may be done on all economic problems which emerge and have no solution in the former three sources. But it has to be within the framework of the *Shari'ah* and by the competent persons only.

The Islamic economics comes closer to Western economics at this junction but the points of disagreement are greater than those of agree-

ment. Any how, the *ijtihad* in economic problems may benefit from historical precedents, contemporary theories of others (including non-Muslims) and modern techniques of analysis. The fact that Islamic economics has four basic sources of guidances lends it a different focus. Each problem is examined in the light of the *Shari'ah* and it becomes possible to reconcile divergent views. Thus the area of disagreement has been narrowed down by reliance on one agreed source — the *Shari'ah*.

The scope of study in the Islamic economics is entirely different from the Western economics. It studies and suggests means to achieve *falah* rather than material well-being of the people. *Falah* is a *materially advanced* life in this world plus a successful life in the Hereafter. The Islamic economics endeavours to study the relationships which ensure *falah* for man. This is obviously a much wider field of study.

As discussed above, the *Sunnah* of the Holy Prophet (may peace be upon him) is the second major source of law in Islam. As a source of law it is one of the bases of the Islamic economics. The teachings of the Holy Prophet (may peace be upon him) on economic matters are studied and referred to quite frequently. But due to the fact that the books of *ahadith* are too many and the *ahadith* relevant to the Islamic economics are widely scattered, a great difficulty is faced by a student to find out the relevant and exact text of the traditions. Similarly, there is a considerable overlapping in all the books of *ahadith*. The present compilation of the traditions of the Holy Prophet (may peace be upon him) has been prepared to facilitate reference to the text with cross-references in other books of *ahadith*. There does not exist any agreed list of all those *ahadith* which relate to the subject matter of the Islamic economics. Therefore it has been merely an opinion of the compiler of this book to the conclusion whether a tradition pertains to the subject or not. In this exercise there is every possibility of error, particularly of omission of a number of such traditions which others may think relevant to the subject. Similarly some of the traditions included here may seem to more competent scholars not having enough relation to Islamic economics. The present compiler has, however, done his best to include all those *ahadith* in this compilation which, he thought, would illumine any area of economic enquiry or discussion.

The method in this compilation has been to cull a tradition from an original text and then to trace its possible cross-references in other works of *ahadith*. The cross-references have been mainly obtained from the *Miftahu-Kunuz is-Sunnah*, by A. O. Wensinck (trans. M. Fawad al-Baqi, Lahore: Suhail Academy, 1971) for which the present writer is grateful to the editor and translator of the *Miftah*. Although necessary

care has been taken in the transcription of the cross references from the *Miftah*, yet any error in this regard is the responsibility of the present writer.

The traditions thus selected have been classified by the present writer under some broad headings which could safely be deduced from the text of the traditions. There does not exist any standard classification of the subject. These traditions have been arranged in the conventional style of economic text books, so that it is communicable to the students of modern economics.

For example, the traditions pertaining to the Islamic theory of ownership have been taken first, because the question of ownership decides the nature of an economic system to a large extent. After then the Islamic theories of wealth and *rizq* have been discussed which are not often found in the text books of Western economics. The production and reward of factors of production come next. It is followed by the problems of consumption and market mechanism. The exchange of goods and services involve money and credit which has been brought next. After this, public finance and the Islamic theory of development have been discussed. The book closes with a description of the economic values which are often omitted by the Western economists.

The classification proposed in the book is entirely the opinion of the present writer and there may be genuine difference of opinion about it. However, the classification was verified by Maulana Malik Kandhalvi, Professor and Head of the Hadith Department, Jamia Ashrafiya, Lahore. Some of the classifications were amended by the Maulana in the original draft. I am glad to note that a few traditions were removed from the compilation on the Maulana's suggestion and at least 25 more were added on his indication. I am grateful to the Maulana for his kind suggestions. Needless to say that any errors of classification are still the responsibility of the present writer.

The present compilation gives the full text alongwith *isn'ad*, and translation of each *hadith* dealing with a particular subject. The traditions which do not trace the text to the Prophet (may peace be upon him) himself have been omitted on the apprehension that they may be the opinion of some of the Prophet's companions. Similarly the traditions about which a note of non-authenticity came across have also not been included in this compilation. The translation of the *ahadith* from the *Sahih* of Muslim, has been borrowed from the English translation by Professor A.H. Siddiqui (Lahore: Sheikh Mohammad Ashraf, 1972). Rest of the *ahadith* have been rendered into English by the present writer with the invaluable assistance of my friend Mr. Tufail Zaigham.

The translation has been checked and vetted by Dr. Ahmad Hasan, Professor, Islamic Research Institute, International Islamic University, Islamabad, for whom my gratitude knows no bounds. However, if there are still any errors in the translation, they are entirely the responsibility of the present writer.

Muhammad Akram Khan

Chapter 1

OWNERSHIP

The Concept of Ownership

The property relationships define, to a large extent, the contours of an economic system. The two dominant systems of the present age differ from each other, largely, by the extent of freedom of an individual to own private property. Islam offers a third point of view: Everything in this universe belongs to God Almighty.¹ He is the real owner of everything² and has the right to determine the mode of utilization of all forms of property.³ Man is His vicegerent⁴ (*khalifah*), who has been entrusted with certain responsibilities. To carry out his responsibilities, he has been endowed with requisite facilities. These facilities are only a trust⁵ with him and are strictly meant to be deployed for the purpose they have been granted. The purpose has been defined in elaborate details in the *Shari'ah* revealed to the Holy Prophet (may peace be upon him).

Thus, subject to the sovereignty of Allah, man has been granted the right to own property. As man is not its ultimate owner, so the mode of its utilization has also been defined by the real owner (i.e. God Almighty). At the termination of this worldly life everyone shall have to account for the resources provided to him in this worldly life and placed at his disposal as vicegerent to Allah.⁶ Man can withstand

¹ Al-Qur'an (2:284).

² *Ibid* (2:107), (3:26), (3:189), (5:17), (5:18), (5:40), (5:120), (67:1).

³ *Ibid* (6:57), (12:40), (12:67), (28:70), (28:88).

⁴ *Ibid* (2:30).

⁵ *Ibid* (33:72).

⁶ Al-Quran (8:28), (39:49), (64:15).

the test of accountability only if he has certain discretion to use these resources; therefore although the requisite mode of utilization of these resources has been laid down in the *Shari'ah*, man has been granted the freedom to act in any other way, if he so chooses, at the risk of severe punishment on the Day of Judgement.⁷ To ensure an uninterrupted discretion to use these resources, the *Shari'ah* has recognised the right to own property as legitimate and authentic, this right has been conceived in the overall framework of God's sovereignty.

The Holy Prophet (may peace be upon him) has declared the sanctity of private property but this sanctity is in man's position of being Allah's vicegerent.

Islam has also recognised a right of common ownership in certain things such as water, grass and fire. They are for common good and cannot be owned by anyone including the state. Instead everyone is equally entitled to derive benefit from them.

In the present day context, it may well be inferred that the resources that may be required by the general public may not be owned privately to relieve people of the possible hardships. This does not necessarily mean that such resources would be owned by the State. Instead the ownership in this case lies with the whole of *Ummah* and the State may manage them on its behalf, as a trustee and accountable to them.

SANCTITY OF OWNERSHIP

حرمة الملكية

(1:1)

عن ابي هريرة قال جاء رجل الى رسول الله صلى الله عليه وسلم فقال
يا رسول الله أرأيت ان جاء رجل يريد اخذ مالي قال فلا تعطه مالك قال أرأيت
ان قاتلني قال قاتله قال أرأيت ان قتلني قال فانت شهيد قال أرأيت ان قتلته قال
هو في النار

Abu Huraira reported, A person came to the Messenger of Allah (may peace be upon him) and said: "Messenger of Allah (may peace be upon him), what do you think if a man comes to me in order to appropriate my possession?" He (the Holy Prophet) said: "Don't surrender your possession to him." He (the inquirer) said: "If he fights

⁷*Ibid*, e.g., (7:18), (8:36).

with me?" He (the Holy Prophet) remarked: "Then fight (with him)." He (the inquirer) again said: "What do you think if I am killed?" He (the Holy Prophet) observed: "You would be a martyr." He (the inquirer) said: "Messenger of Allah, What do you think of him, if I kill him." He (the Holy Prophet) said: "He would be in the Fire."

(1:2)

عن سليمان الاحول ان ثابتا مولى عمر بن عبد الرحمن اخبره انه لما كان بين عبد الله بن عمرو وبين عنبسة بن ابي سفيان ما كان تيسروا للقتال فركب خالد بن العاص الى عبد الله بن عمرو فوعظه خالد فقال عبد الله بن عمرو اما علمت ان رسول الله صلى الله عليه وسلم قال من قتل دون ماله فهو شهيد

It is narrated on the authority of Thabit, that when 'Abdullah bin 'Amr and 'Anbasa bin Abi Sufyan were about to fight against each other, Khalid bin 'As rode to 'Abdullah bin 'Amr and persuaded him (not to do so). Upon this 'Abdullah b. 'Amr said: "Are you not aware that the Messenger of Allah (may peace be upon him) had observed: "He who dies in protecting his property is a martyr."

(1:3)

من خطبة حجة الوداع

عن جعفر بن محمد عن ابيه فاجاز رسول الله صلى الله عليه وسلم حتى اتى عرفة فوجد القببة قد ضربت له بتمرة : فنزل بها حتى اذا زاغت الشمس امر بالقصواء فرحلت له فاتى بطن الوادى فخطب الناس وقال ان دماءكم واموالكم حرام عليكم كحرمة يومكم هذا فى شهركم هذا فى بلدكم هذا الا كل شئ من امر الجاهلية تحت قدمى موضوع ودماء الجاهلية موضوعة وان اول دم اضع من دمائنا دم ابن ربيعة بن الحارث كان مسترضعا فى بنى سعد فقتلته هذيل وربما الجاهلية موضوع واول ربا اضع ربانا ربا عباس بن عبد المطلب فانه موضوع كله فاتقوا الله فى النساء فانكم اخذتموهن بامان الله واستحلتم فروجهن بكلمة الله ولكم عليهن ان لا يوطئن فرشكم احدا تكرر هونه فان فعلن ذلك فاضربوهن ضربا غير مبرح ولهن عليكم رزقهن وكسوتهن بالمعروف وقد تركت فيكم ما لن تضلوا بعده ان اعتصمتم به كتاب الله وانتم تسالون عنى فما انتم قائلون قالوا

نشهد انك قد بلغت واديت ونصحت فقال باصبعه السبابة يرفعها الى السماء
وينكتها الى الناس اللهم اشهد اللهم اشهد ثلاث مرات

(Extract from the Sermon on the Occasion of the Last Pilgrimage)

Ja'afar b. Muhammad reported on the authority of his father The Messenger of Allah (may peace be upon him), however, passed on till he came to 'Arafa and he found that the tent had been pitched for him at Namira. There he got down till the sun had passed the meridian; he commanded that al-Qaswa should be brought and saddled for him. Then he came to the bottom of the valley, and addressed the people saying: "Verily your blood, your property are as sacred and inviolable as the sacredness of this day of yours, in this month of yours, in this town of yours. Behold! Everything pertaining to the Days of Ignorance is under my feet completely abolished. Abolished are also the blood-revenges of the Days of Ignorance. The first claim of ours on blood revenges which I abolish is that of the son of Rabi'a b. al-Harith, who was nursed among the tribe of Sa'd and killed by Hudhail. And the usury of the pre-Islamic period is abolished, and the first of our usury I abolish is that of 'Abbas b. 'Abd al-Muttalib, for it is all abolished. Fear Allah concerning women! Verily you have taken them on the security of Allah, and intercourse with them has been made lawful unto you by words of Allah. You too have right over them, and that they should not allow anyone to sit on your bed whom you do not like. But if they do that, you can chastise them but not severely. Their rights upon you are that you should provide them with food and clothing in a fitting manner. I have left among you the Book of Allah, and if you hold fast to it, you would never go astray. And you would be asked about me (on the Day of Resurrection), (now tell me) what would you say?" They (the audience) said: "We will bear witness that you have conveyed (the Message), discharged (the ministry of Prophethood) and give wise (sincere) counsel." He (the narrator) said: "He (the Holy Prophet) then raised his forefinger towards the sky and pointing it at the people (said): 'O Allah, be witness. O Allah, be witness', saying it thrice. . . ."

(1:4)

عن ابى بكره عن النبى صلى الله عليه وسلم انه قال ان الزمان قد استدار
كهيتته يوم خلق الله السماوات والارض السنة اثنا عشر شهرا منها اربعة حرم ثلاثة
متواليات ذوالقعدة و ذوالحجة والمحرم ورجب شهر مضر الذى بين جمادى

وشعبان ثم قال اى شهر هذا قلنا الله ورسوله اعلم قال فسكت حتى ظننا انه سيسميه بغير اسمه قال اليس ذا الحجة قلنا بلى قال فای بلد هذا قلنا الله ورسوله اعلم قال فسكت حتى ظننا انه سيسميه بغير اسمه قال أليس البلدة قلنا بلى قال فای يوم هذا قلنا الله ورسوله اعلم قال فسكت حتى ظننا انه سيسميه بغير اسمه قال أليس يوم النحر قلنا بلى يا رسول الله قال فان دماءكم واموالكم (قال محمد واحسبه قال) واعراضكم حرام عليكم كحرمة يومكم هذا في بلدكم هذا في شهركم هذا وستلقون ربكم فيسألکم عن اعمالکم فلا ترجعن بعدى كفارا (اوضلالا) يضرب بعضكم رقاب بعض الا يبلغ الشاهد الغائب فلعل بعض من يبلغه يكون اوعى له من بعض من سمعه ثم قال الا هل بلغت • قال ابن حبيب في روايته ورجب مضر وفي رواية ابى بكر فلا ترجعوا بعدى •

Abu Bakra reported that (in the Farewell Address) Allah's Apostle (may peace be upon him) said: "Time has completed a cycle and come to the state of the day when Allah created the heavens and the earth. The year is constituted of twelve months, of which four are sacred; three of them consecutive, viz. Dhu'l-Qa'da, Dhu'l-Hijja and Muharram, and also Rajab the month of Mudar which comes between Jumada and Sha'ban." He (the Holy Prophet) then said: "which month is this?" We said: "Allah and His Messenger know best." He (the narrator) said: "He (the Holy Prophet) remained silent for some time until we thought that he would give it a name other than that (by which it was known). He said: "Is it not Dhu'l-Hijja?" We said: "Yes." He (the Holy Prophet) said: "Which city is this?" We said: "Allah and His Messenger know best." He (the Holy Prophet) remained silent until we thought that he would give it another name. He (the Holy Prophet) said: "Is it not the *Balda* (the city of Mecca)?" We said: "Yes." He said: "What day is this?" We said: "Allah and His Messenger know best." He (the Holy Prophet) remained silent until we thought that he would give it another name. He said: "Is it not the Day of Sacrifice?" We said: "Allah's Messenger, yes." Thereupon he said: "Your blood, your property (Muhammad, one of the narrators, said: 'I think, he also said this') and your honour are sacred to you like the sacredness of this day of yours, in this city of yours, and in this month of yours. You will soon meet your Lord and He will ask you about your deeds. So do not turn after me unbelievers (or misguided), some of your striking the necks of the others. Behold! let him who is present convey to him who

is absent, for many a one whom a message is conveyed has a more retentive memory than one who hears." He again said: "Behold! have I not delivered (the message) to you?" This *hadith* has been narrated through another chain of transmitters, but with a slight variation of words.

(1:5)

عن رافع بن خديج قال : قال رسول الله صلى الله عليه وسلم «من زرع في أرض قوم غير إذنهم فليس له من الزرع شيء وله نفقته» •

Rafi' b. Khadij reported that the Messenger of Allah (may peace be upon him) said: "One who cultivates on the land of other people without their permission, has no right on the yield except to the extent of his expenses."

(1:6)

عن سمرة بن جندب ، أن النبي صلى الله عليه وسلم قال ، اذا أتى أحدكم على ماشية ، فإن كان فيها صاحبها فليستأذنه . فإن اذن له فليحتلب وليشرب - وإن لم يسكن فيها احد فليصوت ثلاثا - فان أجابه أحد فليستأذنه - فإن لم يجبه أحد فليحتلب وليشرب ولا يحمل •

Samara b. Jundub reported that the Holy Prophet (may peace be upon him) said: "If anyone of you comes across an animal, then, if it has a master, he should seek his permission (before milking it). If he permits him, he should milk it and drink that (milk). But, if it has no master, then he should pronounce (it) loudly three times. If anyone responds (to this pronouncement), he should seek his permission. But if none responds to him, he should milk the cattle and drink milk but should not carry it."

PUBLIC PROPERTY

الاموال العامة

(1:7)

عن ابن عباس قال قال رسول الله صلى الله عليه وسلم المسلمون شركاء في الثلث في الماء والكلاء والنار وثمرته حرام قال ابوسعيد يعنى الماء الجاري -

Ibn 'Abbas reported that the Messenger of Allah (may peace be upon him) said: "Muslims share alike in three things: water, herbage and fire. Charging of a price for them is unlawful." Explaining water Abu Saeed said: "It means running water."

Chapter 2

WEALTH

Concept of Wealth

Wealth has been a subject of study and discussion since time immemorial. Some of the main differences in the social organizations have always stemmed from the concept and status assigned to wealth in the society. In Islam wealth does not hold a central position in the social matrix. Instead it has been visualised as an instrument to lead life in accordance with the *Shari'ah*. The real objective of man's existence on this earth is to obey the commandment of Allah and to implement His Will as His vicegerant. The resources of worldly life constitute necessary facilities and instruments for carrying out this mission. They are not desirable as an *end* in themselves; only as a means, even essential means. Therefore, there is little point in entering into a fanatic race for amassing riches of the world. The insignificance of the worldly resources and their instability has been stated in the Quran and *hadith* at several places.¹ The fundamental idea is that the attainment of wealth should not be the focus of all activities in this world. Instead, wealth should be acquired, preserved and used to attain a higher level in the obedience of Allah. This is a major point of departure from the Western concept of wealth, where economic pursuits have come to occupy a central place in the life of the individual and the state. This does not mean that Islam dislikes or discourages economic pursuits. As shall be discussed later in this book, Islam places an equal emphasis on struggle and enterprise in worldly life and disdains asceticism. On the continuum of 'wealth-as-centre-of-all-activities' and 'fatalistic-abhorration-of-this-world' Islam stands somewhere in the middle.

Transfer of Wealth

There are two modes of acquiring wealth: it may be earned,

¹ See e.g. Al-Quran (42:36), (43:33).

through land, labour, capital or it may be acquired through transfers institutionalised by the society. The teachings of the Holy Prophet (may peace be upon him) on the former have been stated elsewhere in this book. The acquisition of wealth through different modes of transfer such as inheritance, *wasiyya* (bequest), *waqf*, *hiba* (gift), sharing of the surplus with others on voluntary basis, and *luqata* (Picking of stray articles) *'umra* and *ruqba* (life time donations of immovable property) have been classified in the present chapter. The laws of inheritance and *wasiyya* have been discussed in the Qur'an as well (See al-Qur'an, 4:11, 177; 2:18; 5:106).

CONCEPT OF WEALTH

مفهوم الثروة

(2:1)

عن المستورد قال قال رسول الله صلى الله عليه وسلم والله ما الدنيا في الآخرة الا مثل ما يجعل احدكم اصبعه هذه وأشار يحيى بالسبابة في اليم فلينظر بم ترجع

This *hadith* has been narrated through five different chains of transmitters and all of them are narrated on the authority of Mustaurid, brother of Bani Fihir, that Allah's Messenger (may peace be upon him) said: "By Allah, this world (is so insignificant in comparison) to the Hereafter that if one of you would dip his finger – (and while saying this Yahya pointed with his forefinger) – in the ocean and then he should see as to what has stuck to it." This *hadith* has been narrated through another chain of transmitters also but with a slight variation of wording.

(2:2)

عن جابر بن عبد الله ان رسول الله صلى الله عليه وسلم مر بالسوق داخلا من بعض العالية والناس كفتيه فمر بجدي اسك ميت فتناوله فاخذ باذنه ثم قال ايكم يحب ان هذاله بدرهم فقالوا مانحب انه لناشئى ومانصنع به قال أتحبون انه لكم قالو والله لو كان حيا كان عيبافيه لانه اسك فكيف وهو ميت فقال فوالله للدنيا اهون على الله من هذا عليكم

Jabir b. 'Abdullah reported that Allah's Apostle (may peace be upon him) happened to walk through the bazar coming from the side of 'Aliya and the people were on both his sides. There he found a dead lamb with very short ears. He took hold of his ear and said: "Who amongst you would like to have this for a dirham?" They said: "We do not like to have it even for less than that as it is of no use for us." He said: "Do you wish to have it (free of any cost)?" They said: "By Allah, even if it were alive (we would not have liked to possess that), for there is defect in it as its ear is very short; now it is dead also." Thereupon Allah's Messenger (may peace be upon him) said: "By Allah, this world is more insignificant in the eye of Allah as it (this dead lamb) is in your eye."

(2:3)

عن عبد الله قال : نام رسول الله صلى الله عليه وسلم على حصير فقام وقد أثر في جنبه ، فقلنا : يا رسول الله لو اتخذنا لك وطاء ، فقال مالى وما للدنيا ، ما أنا فى الدنيا إلا كراكب استظل تحت شجرة ثم راح وتركها .

'Abdullah reported: The Messenger of Allah (may peace be upon him) slept on a mat and he got up while marks of the mat were apparent on his side. We said: "Messenger of Allah, would that we could prepare a mattress for you." He [the Holy Prophet (may peace be upon him)] said: "What have I to do with (the pleasures of) this worldly life? My stay in this world is like that of a wayfarer who stopped to relax under the shade of a tree (for a while) and then moved on and left it."

In this connection, a tradition is transmitted on the authority of Ibn Umar and Ibn Abbas. This is *Sahih hadith*.

(2:4)

عن ابى هريرة قال قال رسول الله صلى الله عليه وسلم ليس الغنى عن كثرة العرض ولكن الغنى غنى النفس

Abu Huraira reported that the Messenger of Allah (may peace be upon him) had said: "Richness does not lie in the abundance of (worldly) goods but richness is the richness of the soul (heart, self)."

عن عمر بن الخطاب قال لما اعتزل نبي الله صلى الله عليه وسلم نساءه قال دخلت المسجد فاذا الناس ينكتون بالحصى ويقولون طلق رسول الله صلى الله عليه وسلم نساءه وذلك قبل ان يؤمرن بالحجاب فقال عمر فقلت لا علمن ذلك اليوم قال فدخلت على عائشة فقلت يا بنت ابي بكر أقد بلغ من شأنك ان تؤذى رسول الله صلى الله عليه وسلم فقالت مالى ومالك يا ابن الخطاب عليك بعيتك قال فدخلت على حفصة بنت عمر فقلت لهايا حفصة أقد بلغ من شأنك ان تؤذى رسول الله صلى الله عليه وسلم والله لقد علمت ان رسول الله صلى الله عليه وسلم لا يحبك ولولا انا لطلقك رسول الله صلى الله عليه وسلم فبكت اشدا البكاء فقلت لها اين رسول الله صلى الله عليه وسلم قالت هو فى خزائنه فى المشربة فدخلت فاذا انا برباح غلام رسول الله صلى الله عليه وسلم قاعدا على اسكفة المشربة مدل رجله على نقيز من خشب وهو جذع يرقى عليه رسول الله صلى الله عليه وسلم وينحدر فناديت يا رباح استاذن لى عندك على رسول الله صلى الله عليه وسلم فنظر رباح الى الغرفة ثم نظر الى فلم يقل شيئا ثم قلت يا رباح استاذن لى عندك على رسول الله صلى الله عليه وسلم فنظر رباح الى الغرفة ثم نظر الى فلم يقل شيئا ثم رفعت صوتى فقلت يا رباح استاذن لى عندك على رسول الله صلى الله عليه وسلم فانى اظن ان رسول الله صلى الله عليه وسلم ظن انى جئت من اجل حفصة والله لئن امرنى رسول الله صلى الله عليه وسلم بضرب عنقها لاضربن عنقها ورفعت صوتى فاومأ الى ان ارقه فدخلت على رسول الله صلى الله عليه وسلم وهو مضطجع على حصير فجلست فادنى عليه ازاره وليس عليه غيره واذا الحصير قد اثر فى جنبه فنظرت ببصرى فى خزانة رسول الله صلى الله عليه وسلم فاذا انا بقبضة من شعير نحو الصاع ومثلها قرظا فى ناحية الغرفة واذا افيق معلق قال فابتدرت عيناى قال ماييكيك يا ابن الخطاب قلت يابنى الله ومالى لأبكى وهذا الحصير قد اثر فى جنبك وهذه خزانتك لا ارى فيها الا ماارى وذاك قيصر وكسرى فى الثمار والانهار وانت رسول الله صلى الله عليه وسلم وصفوته وهذه خزانتك فقال يا ابن الخطاب الا ترضى ان تكون لنا الآخرة ولهم الدنيا قلت بلى

‘Umar b. al-Khattab (Allah be pleased with him) reported: When

Allah's Apostle (may peace be upon him) kept himself away from his wives, I entered the mosque and found people striking the ground with pebbles and saying: Allah's Messenger (may peace be upon him) has divorced his wives, and that was before they were commanded to observe seclusion. 'Umar said to himself: I must find this (actual position) today. So I went to 'A'isha (Allah be pleased with her) and said (to her): "Daughter of Abu Bakr, have you gone to the extent to giving trouble to Allah's Messenger (may peace be upon him)?" Thereupon she said; "Son of Khattab, you have nothing to do with me, and I have nothing to do with you. You should look to your own receptacle." He ('Umar) said: I visited Hafsa daughter of 'Umar, and said to her: "Hafsa, this (news) has reached me that you cause Allah's Messenger (may peace be upon him) trouble. You know that Allah's Messenger (may peace be upon him) does not love you, and had I not been (your father) he would have divorced you." (On hearing this) she wept bitterly. I said to her: "Where is Allah's Messenger (may peace be upon him)?" She said: "He is in the attic room." I went in and found Rabah, the servant of Allah's Messenger (may peace be upon him), sitting on the thresholds of the window dangling his feet on the hollow wood of the date-palm with the help of which Allah's Messenger (may peace be upon him) climbed (to the apartment) and came down. I cried: "O Rabah, seek permission for me from Allah's Messenger (may peace be upon him)." Rabah cast a glance at the apartment and then looked toward me but said nothing. I again said: "Rabah, seek permission for me from Allah's Messenger (may peace be upon him)." Rabah looked towards the apartment and then cast a glance at me, but said nothing. I then raised my voice and said: "O Rabah, seek permission for me from Allah's Messenger (may peace be upon him)." I think that Allah's Messenger (may peace be upon him) is under the impression that I have come for the sake of Hafsa. By Allah, if Allah's Messenger (may peace be upon him) would command me to strike her neck, I would certainly strike her neck. I raised my voice and he pointed me to climb up (and get into his apartment). I visited Allah's Messenger (may peace be upon him) and he was lying on a mat. I sat down and he drew up his lower garment over him and he had nothing (else) over him, and that the mat had left its marks on his sides. I looked with my eyes in the store room of Allah's Messenger (may peace be upon him). I found only a handful of barley equal to one *sz'* and an equal quantity of the leaves of *Mimosa Flava* placed in the nook of the cell and a semi-tanned leather bag hanging (in one side), and I was moved to tears (on seeing this extremely austere living of the Holy Prophet (may peace be upon

him), and he said: "Ibn Khattab, what makes you weep?" I said: "Apostle of Allah, why should I not shed tears?" This mat has left its marks on your sides and I do not see in your store room (except these few things) that I have seen; Caesar and Chosroes are leading their lives in plenty whereas you are Allah's Messenger, His chosen one and that is your store! He said: "Ibn Khattab, Arn't you satisfied that for us (there should be the prosperity) of the Hereafter, and for them (there should be the prosperity of) this world?" I said: "Yes."

TRANSFER OF WEALTH

انتقال الثروة

(i) Inheritance

الارث

(2:6)

عن اسامة بن زيد ان النبي صلى الله عليه وسلم قال لا يرث المسلم الكافر ولا يرث الكافر المسلم

Usama b. Zaid reported Allah's Messenger (may peace be upon him) as saying: A Muslim is not entitled to inherit from a non-Muslim, and a non-Muslim is not entitled to inherit from a Muslim.

(2:7)

عن ابن عباس قال قال رسول الله صلى الله عليه وسلم الحقوا الفرائض باهلها فما بقى فهو لاولى رجل ذكر

Ibn 'Abbas (Allah be pleased with them) reported Allah's Messenger (may peace be upon him) as saying: Give the shares to those who are entitled to them, and what remains over goes to the nearest male heir.

(2:8)

عن جابر بن عبدالله قال مرضت فأتاني رسول الله صلى الله عليه وسلم و ابو بكر يعوداني ماشيين فاغمى على فتوضا ثم صب على من وضوئه فافقت قلت يارسول الله كيف اقضى في مالى فلم يرد على شيئاً حتى نزلت آية الميراث يستفتونك قل الله يفتيكم في الكلالة

Jabir b. 'Abdullah (Allah be pleased with them) reported: I fell

sick and there came to me on foot Allah's Messenger (may peace be upon him) and Abu Bakr for inquiring after my health. I fainted. He [the Holy Prophet (may peace be upon him)] performed ablution and then sprinkled over me the water of his ablution. I felt some relief and said: "Allah's Messenger (may peace be upon him), how should I decide about my property?" He said nothing to me in response until this verse pertaining to the law of inheritance was revealed: "They ask you for a decision; say: Allah gives you a decision concerning the person who has neither parents nor children" (4. 177).

(ii) al-Wasiyya

الوصية

(2:9)

عن ابى امامة الباهلى قال : سمعت رسول الله صلى الله عليه وسلم يقول في خطبته عام حجة الوداع : إن الله قد اعطى لكل ذى حق حقه فلا وصية لوارث الولد للفراش وللعاهر الحجر وحسابهم على الله ، ومن ادعى إلى غير ابيه او انتمى إلى غير مواله فعليه لعنة الله التابعة إلى يوم القيامة . لا تنفق امرأة من بيت زوجها الا باذن زوجها . قيل يا رسول الله ولا الطعام قال ذلك أفضل أموالنا ثم قال : العارية موداة والمنحة مردودة والدين مقضى والزعيم غارم .

Abu Umama al-Bahili reported: I heard Allah's Messenger (may peace be upon him) say during the course of his sermon in the year of the Farewell Pilgrimage: Verily, Allah has assigned to everyone who has a right what is due to him. So no will is lawful in favour of an heir. The child belongs to the (lawful) husband and for the adulterer is stoning. Their reckoning rests with Allah. He who claims someone his father who is not his father or a client attributes himself to a master who is not his master, on him rests Allah's curse till the day of resurrection. A woman should not expend anything belonging to his spouse except with his permission. It was said: "Allah's Messenger, even the food"? He said: "That is the best of our property." He further said: "Things taken on loan are to be returned; a goat borrowed for milk is to be returned; a debt is to be repaid and one who stands surety is held responsible."

(2:10)

عن عامر بن سعد عن ابيه قال عادنى رسول الله صلى الله عليه وسلم في حجة الوداع من وجع اشفيت منه على الموت فقلت يا رسول الله بلغنى ماترى من

الوجع وانا ذومال ولا يرثنى الا ابنة لى واحدة افاتصدق بثلى مالى قال لا قال قلت افاتصدق بشطره قال لا الثلث والثلث كثير انك ان تذر ورثتك اغنياء خير من ان تذرهم عالة يتكففون الناس ولست تنفق نفقة تبتغى بها وجه الله الا اجرت بها حتى اللقمة تجعلها في في امراتك قال قلت يا رسول الله اخلف بعد اصحابى قال انك لن تخلف فتعمل عملا تبتغى به وجه الله الا ازددت به درجة ورفعة ولعلك تخلف حتى ينفع بك اقوام ويضربك آخرون اللهم امض لاصحابى هجرتهم ولا تردهم على اعقابهم لكن البائس سعد بن خولة قال رثى له رسول الله صلى الله عليه وسلم من ان توفى بمكة .

عن حميد ابن عبد الرحمن الحميرى عن ثلاثة من ولد سعد كلهم يحدثه عن ابيه ان النبى صلى الله عليه وسلم دخل على سعد يعوده بمكة فبكى قال مايبيك فقال قد خشيت ان اموت بالارض التى هاجرت منها كمات سعد بن خولة فقال النبى صلى الله عليه وسلم اللهم اشف سعدا اللهم اشف سعدا ثلاث مرار قال يا رسول الله ان لى مالا كثيرا وانا يرثنى ابنتى افأوصى بالى كله قال لا قال فبالثلثين قال لا قال فالنصف قال لا قال فالثلث قال الثلث والثلث كثير ان صدقتك من مالك صدقة وان نفقتك على عيالك صدقة وان ماتا كل امراتك من مالك صدقة وانك ان تدع اهلك بخير (او قال بعيش) خير من ان تدعهم يتكففون الناس وقال بيده .

‘Amir b. Sa’d reported on the authority of his father (Sa’d b. Abi Waqqas): Allah’s Messenger (may peace be upon him) visited me in my illness which brought me near death in the year of *Hajjat-ul-Wada’* (Farewell Pilgrimage). I said: “Allah’s Messenger (may peace be upon him), you can well see the pain with which I am afflicted and I am a man possessing wealth, and there is none to inherit me except only one daughter. Should I give two-thirds of my property as *sadaqa*?” He said: “No.” I said: “Should I give half (of my property) as *sadaqa*?” He said: “No.” He (further) said: “Give one-third (in charity) and that is quite enough. To leave your heirs rich is better than to leave them poor, begging from people; that you would never incur an expense seeking therewith the pleasure of Allah, but you would be rewarded therefore, even for a morsel of food that you put in the mouth of your wife.” I said: “Allah’s Messenger, (may peace be upon him) would I

survive my companions?" He (the Holy Prophet) said: "If you survive them, then do such a deed by means of which you seek the pleasure of Allah, but you would increase in your status (in religion) and prestige; you may survive so that people would benefit from you, and others would be harmed by you." [The Holy Prophet (may peace be upon him)] further said: "Allah, complete for my Companions their migration, and not cause them to turn back upon their heels." Sa'd b. Khaula is, however, unfortunate. Allah's Messenger (may peace be upon him) felt grief for him as he had died in Mecca.

Humaid b. 'Abd al-Rahman al-Himyari reported from three of the sons of Sa'd all of whom reported from their father that Allah's Apostle (may peace be upon him) visited Sa'd as he was ill in Mecca. He (Sa'd) wept. He (the Holy Prophet) said: "What makes you weep?" He said: "I am afraid I may die in the land from where I migrated as Sa'd b. Khaula had died." Thereupon Allah's Apostle (may peace be upon him) said: "O Allah, grant health to Sa'd. O Allah grant health to Sa'd." He repeated it three times. He (Sa'd) said: "Allah's Messenger (may peace be upon him), I own a large property and I have only one daughter as my inheritor. Should I not will away the whole of my property?" He (the Holy Prophet) said: "No." He said: "(Should I not will away) two-thirds of the property?" He (the Holy Prophet) said: "No." He (Sa'd again) said: "(Should I not will away) half (of my property)?" He said: "No." He (Sa'd) said: "Then one-third?" Thereupon he (the Holy Prophet) said: "(Yes), one-third, and one-third is quite substantial. And what you spend as charity from your property is *sadaqa* and your spending on your family is also *sadaqa*, and what your wife eats from your property is also *sadaqa*, and that you leave your heirs well off (or he said: prosperous) is better than to leave them (poor and) begging from people." He (the Holy Prophet, peace be upon him) pointed this with his hands.

(iii) al-Waqf

الوقف

(2:11)

عن ابن عمر قال اصاب عمر ارضا بخير فاتي النبي صلى الله عليه وسلم يستامره فيها فقال يا رسول الله انى اصببت ارضا بخير لم اصب مالا قط هو انفس عندى منه فماتا مرني به قال ان شئت حبست اصلها و تصدقت بها قال فتصدق بها عمر انه لا يباع اصلها ولا يبتاع ولا يورث ولا يوهب قال فتصدق عمر فى الفقراء وفى القربى وفى الرقاب وفى سبيل الله وابن السبيل والضيف لاجناح على

من وليها ان ياكل منها بالمعروف او يطعم صديقا غير متمول فيه قال فحدثت بهذا الحديث محمدا فلما بلغت هذا المكان غير متمول فيه قال محمد غير متائل مالا قال ابن عون وانبأني من قرأ هذا الكتاب ان فيه غير متائل مالا

Ibn 'Umar reported: 'Umar acquired a land at Khaibar. He came to Allah's Messenger (may peace be upon him) and sought his advice in regard to it. He said: "Allah's Messenger (may peace be upon him), I have acquired land in Khaibar. I have never acquired property more valuable for me than this, so what do you command me to do with it?" Thereupon he (Allah's Apostle, may peace be upon him) said: "If you like, you may keep the corpus intact and give its produce as *sadaqa*." So 'Umar gave it as *sadaqa* declaring that property must not be sold or inherited or given away as gift. And 'Umar devoted it to the poor, to the nearest kin, and to the emancipation of slaves, and in the way of Allah and guests. There is no sin for one who administers it if he eats something from it in a reasonable manner, or if he feeds his friends and does not hoard up goods (for himself). He (the narrator) said: I narrated this *hadith* to Muhammad, but as I reached the (words) "without hoarding (for himself) out of it", He (Muhammad, may peace be upon him) said: "without storing the property with a view to becoming rich". Ibn 'Aun said: "He who read this book (pertaining to *waqf*), informed me that in it (the words are) 'without storing the property with a view to becoming rich.'"

(2:12)

عن ابن عمر رضى الله عنهما أن عمر تصدق ببال له على عهد رسول الله صلى الله عليه وسلم . وكان يقال له (ثمغ) ، وكان نخلا . فقال عمر : يا رسول الله إني استفدت مالا . وهو عندى نفيس ، فأردت ان اتصدق به فقال النبى صلى الله عليه وسلم تصدق بأصله لا يباع ولا يوهب ولا يورث ، ولكن ينفق ثمره ، فتصدق به عمر ، فصدقته ذلك فى سبيل الله و فى الرقاب والمساكين والضياف وابن السبيل ولذى القربى ، ولا جناح على من وليه ان ياكل منه بالمعروف او يؤكل صديقه غير متمول به .

Ibn 'Umar reported that 'Umar gave some of his property as *sadaqa* during the period of the Messenger of Allah (may peace be upon him). This property was called *thamgh* which was an orchard. 'Umar

said: "Allah's Messenger (may peace be upon him), I have procured a property which is very dear to me. I have intended to give it in charity." Upon this, the Holy Prophet (may peace be upon him) said: "Give it in charity making the corpus inalienable, so that it is neither sold, nor gifted away nor inherited. But its fruits should be made use of." So 'Umar gave it in charity. That *sadaqa* of his was devoted to the path (cause) of Allah, freeing of slaves, the needy, the guests the wayfarer and for the near of kin. No sin will be committed by the one who administers it if he eats something out of it in a fair manner, or gives his friend something from it, provided he is not acquiring capital for himself.

(iv) al-Hiba

الهبة

(2:13)

عن النعمان بن بشير انه قال ان اياه اتى به رسول الله صلى الله عليه وسلم فقال انى نحللت ابنى هذا غلاما كان لى فقال رسول الله صلى الله عليه وسلم اكل ولدك نحلته مثل هذا فقال لا فقال رسول الله صلى الله عليه وسلم فارجه .

عن النعمان بن بشير ان امه بنت رواحة سألت اياه بعض الموهبة من ماله لابنها فالتوى بهاسنة ثم بداله فقالت لا ارضى حتى تشهد رسول الله صلى الله عليه وسلم على ماوهبت لابنى فاخذ ابى بيدي وانا يومئذ غلام فاتنى رسول الله صلى الله عليه وسلم فقال يا رسول الله ان ام هذا بنت رواحة اعجبها ان اشهدك على الذى وهبت لابنها فقال رسول الله صلى الله عليه وسلم يا بشير ألك ولد سوى هذا قال نعم فقال اكلهم وهبت له مثل هذا قال لا قال فلا تشهدنى اذا فانى لا اشهد على جور

Nu'man b. Bashir reported that his father brought him to Allah's Messenger (may peace be upon him) and said: "I have donated this slave of mine to my son." Allah's Messenger (may peace be upon him) said: "Have you donated to every one of your sons (a slave) like this?" He said: "No." Thereupon Allah's Messenger (may peace be upon him) said: "Then take him back."

Nu'man b. Bashir reported that his mother bint Rawaha asked his (Nu'man's) father about donating some gifts from his property to his son. He deferred the matter by one year, and then set forth to do that. She (Nu'man's mother) said: "I shall not be pleased unless you call Allah's Messenger (may peace be upon him) as witness to what you

confer as a gift on your son.” (Nu‘man said): So father took hold of my hand and I was at that time a boy, and came to Allah’s Messenger (may peace be upon him), and said: “Allah’s Messenger, (may peace be upon him) the mother of this son (of mine), daughter of Rawaha wishes that I should call you witness to what I confer as gift to her son.” Allah’s Messenger (may peace be upon him) said: “Bashir, have you any other son besides this (son of yours)?” He said: “Yes.” He (the Holy Prophet, may peace be upon him) said: “Have you given gifts to all of them like this?” He said: “No.” Thereupon he (the Holy Prophet, may peace be upon him) said: “Then call me not as witness, for I cannot be witness to an injustice.”

(2:14)

عن عمر بن الخطاب قال حملت على فرس عتيق في سبيل الله فاضاعه صاحبه فظننت انه بائعه برخص فسألت رسول الله صلى الله عليه وسلم عن ذلك فقال لا تتبعه ولا تعد في صدقتك فان العائد في صدقته كالكلب يعود في قيئه وحدثني زهير بن حرب حدثنا عبدالرحمن (يعني ابن مهدي) عن مالك بن انس بهذا الاسناد وزاد لا تتبعه وان اعطاكه بدرهم .

‘Umar b. Khattab (Allah be pleased with him) reported: I donated a pedigree horse in the path of Allah. Its possessor made it languish. I thought that he would sell it at a cheap price. I asked Allah’s Messenger (may peace be upon him) about it, whereupon he said: “Don’t buy it and do not get back your charity, for one who gets back the charity is like a dog which swallows its vomit.” This *hadith* has been narrated on the authority of Malik b. Anas with the same chain of transmitters but with this addition: “Don’t buy that even if he gives you for one dirham.”

(v) al-Luqata

اللقطة

(2:15)

عن زيد بن خالد الجهني انه قال جاء رجل الى النبي صلى الله عليه وسلم فسأله عن اللقطة فقال اعرف عفاصها ووكاءها ثم عرفها سنة فان جاء صا حبها والا فشأنك بها قال فضالة الغنم قال لك اولا خيك اوللذئب قال فضالة الابل قال مالك ولها معها سقاؤها وحذاؤها ترد الماء وتاكل الشجر حتى يلقاها ربها قال يحيى احسب قرأت عفاصها

عن زيد بن خالد الجهني ان رجلا سال رسول الله صلى الله عليه وسلم عن اللقطة فقال عرفها سنة ثم اعرف وكاءها و عفا صها ثم استفق بها فان جاء ربها فادها اليه فقال يا رسول الله فضالة الغنم قال خذها فانها هي لك اولا خيك اوللذئب قال يا رسول الله فضالة الابل قال فغضب رسول الله صلى الله عليه وسلم حتى احمرت وجنتاه (واو امر وجهه) ثم قال مالك ولها معها حذاؤها وسقاؤها حتى يلقاها ربها وفي رواية عن ربيعة بن ابي عبد الرحمن عن يزيد مولى المنبث قال سمعت زيد بن خالد الجهني يقول اتى رجل رسول الله صلى الله عليه وسلم فذكر نحو حديث اسماعيل بن جعفر غير انه قال فاحمر وجهه وجبينه وغضب وزاد بعد قوله ثم عرفها سنة فان لم يجى صاحبها كانت وديعة عندك

Zaid b. Khalid al-Juhani reported: A man came to Allah's Messenger (may peace be upon him) and asked him about picking up of stray articles. He said: "Recognise (well) its bag and the strap (by which it is tied), then make announcement of that for a year. If its owner comes (within this time, return that to him), otherwise it is yours." He (again) said: "(What about) the lost goat?" Thereupon he (the Holy Prophet, may peace be upon him) said: "It is yours or for your brother, or for the wolf." He said: "(What about) the lost camel?" Thereupon he (the Holy Prophet, may peace be upon him) said: "You have nothing to do with it; it has a leather bag along with it, and its shoes also. It comes to the watering-place, eats (the leaves of the) trees until its master finds it."

Zaid b. Khalid al-Juhani reported that a person asked Allah's Messenger (may peace be upon him) about picking up of stray articles, whereupon he said: "Make announcement about it for a year, and recognise well the strap and the bag (containing that); then spend that; and if its owner comes, make him the payment of that." He (the inquirer) said: "Messenger of Allah (may peace be upon him), what about the lost goat?" He said: "Take it, for that is your or for your brother, or for the wolf." He (again) said: "(What about) the lost camel?" The Messenger of Allah (may peace be upon him) was enraged until his cheeks became red (for his face became red) and then said: "You have nothing to do about that; it has feet and a leather bag (to quench its thirst) until its owner finds it."

This *hadith* has been narrated on the authority of Rabi'a b. Abu 'Abd al-Rehman with the same chain of transmitter but with this addition: "There came a person to Allah's Messenger (may peace be

upon him) while I was with him, and he asked him about picking up of a stray article, and he said: When none comes to demand it, then spend that."

Zaid b. Khalid al-Juhani reported: There came to Allah's Messenger (may peace be upon him) a person, the rest of the *hadith* is the same but with the variation (of these words): His face became red, his forehead too, and he felt annoyed; and made an addition after the words: "He should make announcement of that for a year, and if its owner does not turn up, then it is a trust with you."

(2:16)

عن سلمة بن كهيل قال سمعت سويد بن غفلة قال خرجت انا وزيد بن صوحان و سلمان بن ربيعة غازين فوجدت سوطا فاخذته فقالا لى دعه فقلت لا ولكنى اعرفه فان جاء صاحبه والا استمعت به قال فابيت عليهما فلما رجعنا من غزاتنا قضى لى انى حججت فأتيت المدينة فلقيت ابي بن كعب فاخبرته بشأن السوط وبقولهما فقال انى وجدت صرة فيها مائة دينار على عهد رسول الله صلى الله عليه وسلم فأتيت بها رسول الله صلى الله عليه وسلم فقال عرفها حولا قال فعرفتها فلم اجد من يعرفها ثم أتيتها فقال عرفها حولا فعرفتها فلم اجد من يعرفها ثم أتيتها فقال عرفها حولا فعرفتها فلم اجد من يعرفها فقال احفظ عددها و وعاءها ووكاءها فان جاء صاحبها والا فاستمتع بها فاستمعت بها فلقيته بعد ذلك بمكة فقال لا ادرى بثلاثة احوال او حول واحد

Salama b. Kuhail reported: I heard Suwaid b. Ghafala say: I went out, and also Zaid b. Suhan and Salaman b. Rabi'a for jihad, and I found a whip and took it up. They said to me: "Leave it." I said: "No, but I will make announcement of it and if its owner comes (then I will return that), otherwise I will use it," and I refused them. When we returned from jihad, by a good fortune for me, I performed Pilgrimage, I came to Medina and met Ubayy b. Ka'b, and related to him the affair of the whip and their opinion (the opinion of Zaid b. Suhan and Salaman b. Rabi'a) about it (i.e. I should throw it). Thereupon he said: I found a money bag during the lifetime of Allah's Messenger (may peace be upon him) which contained one hundred dinars. I came to him along with it, and he said: "Make an announcement of it for one year;" so I announced it, but did not find anyone who could (claim it after) recognising it. I again came to him and he said: "Make announce-

ment for one year.” So I made announcement of it, but I found none who could recognise it. I came to him and he said: “Make announcement of it for one year.” I made announcement of that but did not find one who could recognise it, whereupon he said: “Preserve (in your mind) its number, its bag and its strap, and if its owner comes (then return that to him), otherwise make use of it.” So I made use of that. I (Shu‘ba) met him (Salaman b. Kuhail) after this in Mecca, and he said: “I do not know whether he said three years or one year.”²

(vi) al-Umra and al-Ruqba

العمرى والرقي

(2:17)

عن جابر ابن عبدالله ان رسول الله صلى الله عليه وسلم قال ايها رجل عمرى
عمرى له ولعقبه فانها للذى اعطيتها لاترجع الى الذى اعطاها لانه اعطى عطاء
وقعت فيه الموارث

عن جابر بن عبدالله انه قال سمعت رسول الله صلى الله عليه وسلم يقول
من عمر رجلا عمرى له ولعقبه فقد قطع قوله حقه فيها وهى لمن عمر ولعقبه
غير ان يحيى قال فى اول حديثه ايها رجل عمر عمرى فهى له ولعقبه
عن جابر قال قال رسول الله صلى الله عليه وسلم امسكوا عليكم اموالكم
ولا تفسدوها فانه من عمر عمرى فهى للذى اعمرها حيا وميتا ولعقبه

² The term *Luqta* signifies property which a person finds lying upon the ground and takes away for the purpose of preserving it, in the manner of a trust. In ordinary circumstances, it is meritorious to keep it under one's custody if one happens to find it. According to some of the jurists, it becomes binding for a man to take the stray thing in his charge if it is liable to perish in case it is not preserved. So far as the period of its preservation is concerned it is commonly for one year, but it can be extended to three years keeping in view the nature of the commodity. If the commodity is valuable and it is easy to preserve it, then the period is longer, otherwise it is short. Then the trustee should make regular advertisement of the fact that he has found a stray thing and its owner should come to him to take it. At the end of the period, if he deems expedient, he should make use of that in case he is insolvent, or give it as charity if he is solvent. If the finder of a stray property discovers the owner, after having bestowed it in alms or given it as charity the owner has two things at his option: he may approve of and confirm the charity, or if the owner chooses he may claim it from the finder, but he can do this in case the finder is solvent enough to pay that back. It is laudable to secure and take care of stray goats and sheep, but not of oxen, horses, and camels. The argument of Imam Malik and Imam Shafi'i is that originally it is not permissible to take the property of another, except when there is an apprehension of its being perished. Now in case of these animals, there is no such danger as they are capable of protecting themselves from the beasts of prey. But it is not the case with goats and sheep; these should be taken into custody when they go astray. (For details see *Hidaya*), A. H. Siddiqi, (*Sahih Muslim*, Lahore: Sh. M. Ashraf, 1972, p. 806, n. 2202).

Jabir b. 'Abdullah (Allah be pleased with them) reported Allah's Messenger (may peace be upon him) as saying: Whoever person is gifted a life grant,³ then it is for him (belongs to him and to his posterity, for it belongs to him who has been given it). It would not return to him who gave it for he conferred it as a gift (it becomes the property of the donee and as such) rules of inheritance will apply to it.

Jabir b. 'Abdullah (Allah be pleased with them) reported Allah's Messenger (may peace be upon him) as saying: He who conferred a life grant upon a person, it becomes his possession and that of his successors, for he surrendered his right in that by his declaration. (This property) now belongs to one to whom the lifelong grant has been made, and to his successors. Yahya narrated in the beginning of his narration: Whatever man is given a life grant, then it belongs to him and his posterity.

Jabir b. 'Abdullah (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) having said: Keep your property to yourselves and do not squander it, for he who conferred a life grant upon another that property will belong to him upon whom it is conferred whether he lives or dies, and (would pass on) to his successors (as heritage).

(2:18)

عن ابن عمر ان رسول الله صلى الله عليه وسلم قال : لا عمرى ولا رقبى . فمن اعمر شيئاً أو أرقبه فهو له حياته ومماته .

³ This is a form of giving a gift and is based upon the Arabic word '*umra*' (Life). The declaration of this gift is made thus: "I give you this house as a gift and you are fully authorised to make use of it as long as you live", *Al-Umra* has, according to jurists, these forms:

- (a) The donor may say: I give you this house for use so long as you live, and when you die it may pass on to your heirs. This form of '*Umra*' is like that of gift (*Hiba*) and the inheritors of the donee are entitled to their shares in it and it will not go back to the donor.
- (b) The donor says: I give you this house for use so long as you live or make use of it. In this case the gift would automatically revert to the donor or his heirs at the death of the donee or when he abandons his possession of it.

Imam Shaukani observes: "An overwhelming majority of the jurists is of the opinion that when the declaration of '*Umra*' is made, it is the donee who becomes the possessor of the thing donated and it does not revert to the donor, unless an explicit condition is laid down in regard to it" (*Nail ul-Autar*, Vol. VI, p. 16). This condition, according to the Hanafi school of thought, is not valid as we find in *Hidaya*.

Ruqba is a generic name for all limited estates. It includes both '*Umra*' (life grant) and *Sukna* (right of use). A. H. Siddiqi, (*Sahih Muslim*, Lahore: Sh. M. Ashraf, 1972, p. 860-61, n. 20577)

عن ابن عمر ، قال : قال رسول الله صلى الله عليه وسلم : لا عمرى ولا رقبى . فمن اعمر شيئاً او ارقبه فهو له حياته ومماته . قال عطاء : هو للآخر .

Ibn 'Umar reported that Allah's Messenger (may peace be upon him) said: Neither *'Umra* nor *ruqba* (is desirable). One who donates some (land) for a life-term, it belongs to him (to whom it is given) whether he lives or dies.⁴

Ibn 'Umar reported that Allah's Messenger (may peace be upon him) said: Neither *'Umra* nor *ruqba* is desirable. One who gives something (to anyone) for a life-term, it will belong to him whether he lives or dies. 'Ata' said: "This (thing) belongs to the latter."

⁴This *hadith* only refers to the undesirability of life grant because one may do so impulsively and then may regret later on. Therefore, the Prophet (may peace be upon him) advised that one should be careful about it. Once someone makes a life grant it would not be revocable. The *hadith* does not disallow the life grant, however.

Chapter 3

IKTISAB AL-RIZQ

Production function in the Islamic economy has been regulated by concepts of *rizq* and *halal-haram* sources of earnings. The term *rizq* is applied to connote means of livelihood and further production. It has been intimated by the Holy Prophet (may peace be upon him) that the *rizq* of an individual is predetermined by Allah, when he is in the womb of his mother. The concept of pre-determination of *rizq* has been tied with the legal mechanism of *halal-haram* means of earning it. It has been emphasized that the pursuit of *haram* activities to earn more and more wealth is fruitless, as the sum-total of one's *rizq* during his worldly life is fixed. This is further reinforced by God's commitment to feed, sustain and nourish all His creatures in the universe (al-Qur'an – 11:6). Once it is clear that Allah has taken upon Himself the responsibility to cater for one's needs, attraction for indulging in *haram* activities is minimised.

This does not imply the *Shari'ah* preaches 'fatalism' and disclaims enterprise. As shall be discussed later, the *Shari'ah* places due emphasis on initiative and creativity in the production of wealth. The theory of *rizq* is not related to entrepreneurial behaviour, it only sustains the legal framework of *halal* and *haram*. The obedience of law, in Islam, is not obtained through coercive apparatus of state only, but a value-system has been invoked which inculcates willingness to obey. The theory of pre-determination of *rizq* is a part of the said value-system.

The concept of *halal* and *haram* in economics is also particular to Islam. In Western economics, all those activities which are worthwhile on utilitarian matrix of pleasure and pain can be undertaken by an individual or the society. There is no moral restraint in their pursuit. In the Islamic economy this cannot be so. All the activities have been divided into two main categories of *halal* and *haram*. (There are further

refinements of these categories, which we are omitting for simplicity sake). As the general rule is that whatever has not been declared *haram* is *halal*, the list of *haram* activities have been laid down in the *Shari'ah*. Similarly, those activities which are *halal* but their exact status could be doubtful have been categorically declared as *halal*.

Imposition of the super-check of *halal-haram* on the economic criteria of worthwhileness indicates a higher value placed at the moral standards. Mundane standards may recommend a production activity, but if the *halal-haram* mechanism disallows it, the activity shall be abandoned. This is true for all including the state. The criteria of investment in the Islamic economy shall be significantly influenced by it. Once again, it is demonstrated that economic activities do not occupy a central position in the Islamic scheme of life.

(i) AL-RIZQ

الرزق

(3:1)

عن جابر بن عبدالله قال قال رسول الله صلى الله عليه وسلم ايها الناس اتقوا الله واجملوا في الطلب فان نفسا لن تموت حتى تستوفى رزقها وأن ابطأ عنها فاتقوا الله واجملوا في الطلب خذوا ما حل ودعوا ما حرم

Jabir b. Abdullah reported: The Messenger of Allah (may peace be upon him) said: "O people, Fear God and cut your ambitions of livelihood, for a man will not court death unless he is provided full sustenance (decreed) for him even if he restrains himself from it. So, fear Allah and cut your ambitions in search of livelihood. Take whatever is lawful and leave whatever is unlawful."¹

(3:2)

عن عبدالله قال حدثنا رسول الله صلى الله عليه وسلم وهو الصادق المصدوق ان احداكم يجمع خلقه في بطن امه اربعين يوما ثم يكون في ذلك علة مثل ذلك ثم يكون في ذلك مضغة مثل ذلك ثم يرسل الملك فينفخ فيه الروح

¹Pre-determination refers to the knowledge of Allah about an individual's conduct in the world. That knowledge by itself does not force him to do so. An individual adopts it by his free will, but Allah knows what he is going to do by his free will. So, predetermination of *rizq*, by no means restrains a person from doing what is best for him in this world.

ويؤمر بربع كلمات بكتب رزقه واجله و عمله وشقى اوسعيد فوالذى لا اله غيره
ان احدكم ليعمل بعمل اهل الجنة حتى ما يكون بينه وبينها الا ذراع فيسبق عليه
الكتاب فيعمل بعمل اهل النار فيدخلها وان احدكم ليعمل بعمل اهل النار
حتى ما يكون بينه وبينها الا ذراع فيسبق عليه الكتاب فيعمل بعمل اهل الجنة
فيدخلها .

عن حذيفة بن اسيد يبلغ به النبي صلى الله عليه وسلم قال يدخل الملك
على النطفة بعد ماتستقر فى الرحم باربعين اوخمسة واربعين ليلة فيقول يارب
اشقى اوسعيد فيكتبان فيقول اى رب اذكر اوائى فيكتبان ويكتب عمله واثره
واجله ورزقه ثم تطوى الصحف فلا يزاد فيها ولا ينقص

‘Abdullah (b. Mas‘ud) reported that Allah’s Messenger (may peace be upon him) who is the most truthful (of the human beings) and his being truthful (is a fact) said: “Verily, your creation is on this wise. The constitution of one of you are collected for forty days in his mother’s womb in the form of blood, after which it becomes a clot of blood in another period of forty days. Then it becomes a lump of flesh and forty days later Allah sends His angel to it with instructions concerning four things, so the angel writes down his livelihood, his death, his deeds, his fortune and misfortune. By Him, besides Whom there is no god, that one amongst you acts like the people deserving Paradise until between him and Paradise there remains but the distance of a cubit, when suddenly the writing of destiny overcomes him and he begins to act like the denizens of Hell and thus enters Hell, and another one acts in the way of the denizens of Hell, until there remains between him and Hell a distance of a cubit that the writing of destiny overcomes him and then he begins to act like the people of Paradise and enters Paradise.”

Hudhaifa b. Asid reported directly from Allah’s Messenger (may peace be upon him) that he said: “When the drop of (semen) remains in the womb for forty or forty-five (days) or forty nights, the angel comes and says: ‘My Lord, will he be good or evil?’ And both these things would be written. Then the angel says: ‘My Lord, would he be male or female?’ And both these things are written. And his deeds and actions, his death, his livelihood; these are also recorded. Then his document of destiny is rolled and there is no addition to and subtraction from it.”

(ii) HALAL MEANS

الحلال

(3:3)

عن علي (عم) قال : سمعت رسول الله ﷺ يقول : تحت ظل العرش يوم لا ظل الا ظله رجل خرج ضاربا في الارض يطلب من فضل الله يعود به على عياله .

‘Ali (Allah be pleased with him) said: “I heard the Messenger of Allah (may peace be upon him) saying: ‘(on the Day of Resurrection) when there will be no shade except that of the Throne of Allah, the person who undertakes a journey to earn his livelihood and then returns with it towards his dependents, will be under the shade of Allah’s Throne.’”

(3:4)

عن علي (ع م) قال ؛ جاء رجل الى النبي ﷺ فقال يا رسول الله أي الكسب افضل ؟ فقال ﷺ : عمل الرجل بيده وكل بيع مبرور فان الله يحب المؤمن المحترف ومن كد على عياله كان كالمجاهد في سبيل الله عز وجل .

‘Ali (Allah be pleased with him) said: “A person came to the Prophet of Allah (may peace be upon him) and asked: ‘O Messenger of Allah: What type of earning is best?’ The Prophet (may peace be upon him) said: ‘A man’s work with his hand and every business transaction which is approved, for Allah loves a believer who is a craftsman. A person who suffers pain to feed his dependents is like a person who fights in the cause of Allah, the Mighty and Glorious.’”

(iii) HARAM MEANS

الحرام

(3:5)

عن ابي هريرة قال قال رسول الله صلى الله عليه وسلم ايها الناس ان الله طيب لا يقبل الا طيبا وان الله امر المؤمنين بما امر به المرسلين فقال يا ايها الرسل كلوا من الطيبات واعملوا صالحا اني بها تعملون عليم وقال يا ايها الذين آمنوا كلوا من طيبات ما رزقناكم ثم ذكر الرجل يطيل السفر اشعث اغبر يمد يديه الى السماء يارب يارب و مطعمه حرام ومشربه حرام وملبسه حرام وغذى بالحرام فاني يستجاب لذلك

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "O people! Allah is Good and He, therefore, accepts only that which is good." And Allah commanded the believers as He commanded the Messenger by saying: "O Messenger, eat of the good things, and do good deeds; verily I am aware of what you do". And He said: "O those who believe, eat of the good things that We gave you." He then made a mention of a person who travels widely, his hair dishevelled and covered with dust. He lifts his hand towards the sky (and thus makes the supplication); "O Lord, O Lord, whereas his diet is unlawful, his drink is unlawful, and his clothes are unlawful and his nourishment is unlawful. How can then his supplication be accepted?"

(a) Stealing

السرقه

(3:6)

قال ابوهريرة ان رسول الله صلى الله عليه وسلم قال لا يزنى الزانى حين يزنى وهو مؤمن ولا يسرق السارق حين يسرق وهو مؤمن ولا يشرب الخمر حين يشربها وهو مؤمن قال ابن شهاب فاخبرنى عبدالمالك بن ابى بكر بن عبدالرحمن ان ابابكر كان يحدثهم هؤلاء عن ابى هريرة ثم يقول وكان ابوهريرة يلحق معهم ولا ينتهب نهبه ذات شرف يرفع الناس اليه فيها ابصارهم حين ينتهبها وهو مؤمن

Abu Huraira reported that the Messenger of Allah (may peace be upon him) observed: The fornicator who fornicates is not a believer so long as he commits it and no thief who steals is a believer as long as he commits theft, and no drunkard who drinks wine is a believer as long as he drinks it, 'Abdul-Malik b. Abi Bakr narrated this on the authority of Abu Bakr b. 'Abdur Rahman b. Harith and then said: "Abu Huraira made this addition: No plunderer who plunders a valuable thing that attracts the attention of people is a believer so long as he commits this act."

(b) Prostitution

البغاء

(3:7)

عن جابر قال كان عبدالله بن ابى ابن سلول يقول لجارية له اذهبى فابغينا شيئا فانزل الله عزوجل ولا تكر هوا فتياكم على البغاء ان اردن تحصنا لتبتغوا عرض الحيوه الدنيا ومن يكرههن فان الله من بعد اكراههن (هن) غفور رحيم عن جابر ان لها جارية لعبدالله بن ابى ابن سلول يقال لها مسيكة واخرى

يقال لها اميمة فكان يكرهها على الزنا فشكنا ذلك الى النبي صلى الله عليه وسلم فانزل الله ولا تكرهوا فتياتكم على البغاء الى قوله غفور رحيم *

Jabir reported that 'Abdullah b. Ubayy b. Salul used to say to his slave-girl; Go and fetch something for us by committing prostitution. It was in this connection that Allah, the Exalted and Glorious, revealed this verse: "And compel not your slave-girls to prostitution when they desire to keep chaste in order to seek the frail goods of this world's life, and whoever compels them, then surely after their compulsion Allah is Forgiving, Merciful." (24:33)

Jabir reported that 'Abdullah b. Ubayy b. Salul had two slave-girls; one was called Musaika and the other one was called Umaina and he compelled them to prostitution. They made a complaint about this to Allah's Messenger (may peace be upon him) and it was upon this that this verse was revealed: "And compel not your slave-girls to prostitution" up to the words: "Allah is Forgiving, Merciful" (24:33).

(3:8)

عن ابي مسعود الانصارى ان رسول الله صلى الله عليه وسلم نهى عن ثمن الكلب ومهر البغى وحلوان الكاهن
عن رافع بن خديج قال سمعت النبي صلى الله عليه وسلم يقول
شر الكسب مهر البغى و ثمن الكلب وكسب الحجام
وعن رافع بن خديج عن رسول الله صلى الله عليه وسلم قال ثمن الكلب
خبث ومهر البغى خبيث وكسب الحجام خبيث
عن ابي الزبير قال سالت جابرا عن ثمن الكلب والسنور قال زجر النبي
صلى الله عليه وسلم عن ذلك

Abu Mas'ud al-Ansari (Allah be pleased with him) reported that Allah's Messenger (may peace be upon him) forbade from the charging of price of the dog, and earnings of a prostitute and sweets offered to a *kahin*.

Rafi' b. Khadij (Allah be pleased with him) reported: I heard Allah's Messenger (may peace be upon him) as saying: "The worst earning is the earning of a prostitute, the price of a dog and the earning of a cupper."

Rafi' b. Khadij reported Allah's Messenger (may peace be upon

him) as saying: "The price of a dog is evil, the earning of a prostitute is evil and the earning of a cupper is evil."

Abu Zubair said: "I asked Jabir about the price of a dog and a cat; he said: "Allah's Messenger (may peace be upon him) disapproved of that."

(c) Painting and Photography

التصاوير

(3:9)

عن عون بن ابي جحيفة عن ابيه قال لعن النبي ﷺ الواشمة والمستوشمة
وأكل الربا وموكله ، ونهى عن ثمن الكلب ، وكسب البغى ولعن المصورين

Abu Juhaifa reported on the authority of his father that the Holy Prophet (may peace be upon him) cursed one who tattoos and one who gets tattooed and one who devours usury and one who pays usury and he forbade (to eat) the sale price of the dog and the earning of the prostitute and he cursed who sketch pictures.

(3:10)

عن عون بن ابي جحيفة ، قال : رايت ابي اشترى عبدا حجاما فسالته ،
فقال : نهى النبي صلى الله عليه وسلم عن ثمن الكلب . وثنم الدم ونهى عن
الواشمة والموشومة ، وأكل الربا . وموكله . ولعن المصور .

'Aun b. Abi Juhaifa reported: I saw my father purchasing a slave knowing the art of cupping. I asked him (about it). He said: "The Holy Prophet (may peace be upon him) forbade the price paid for a dog, the price paid for blood, and he forbade one who tattoos and one who gets himself tattooed, and one who accepts and pays usury, and he cursed one who sketched pictures (of living beings)."

(d) Bribery

الرشوة

(3:11)

عن عبدالله بن عمرو قال : لعن رسول الله صلى الله عليه وسلم الراشئ
والمرتشئ .

'Abdullah ibn 'Umar reported: Allah's Messenger (may peace be upon him) cursed the one who offers bribe as well as one who accepts it.

(3:12)

عن أبي أمامة ، عن النبي صلى الله عليه وسلم قال : «من شفع لآخيه
بشفاعة فاهدى له هدية عليها فقبلها فقد اتى بابا عظيما من ابواب الربا» .

Abu Umamah reported that the Holy Prophet (may peace be upon him) said: “He who makes for his brother a recommendation and then (the latter) offers him a gift for it and he accepts that, enters into a big gate of *riba*” (i.e. he commits an act involving *riba*).

Chapter 4

LAND

Land has been an important factor of production since ancient times. In agrarian economies, it is still the most significant agent of production as most of the population depends on agriculture, fisheries, dairies or allied activities. Most of the Muslim countries now-a-days have an agrarian base and their economic well being is a function of the proper utilization of land.

The agricultural development of a country depends on numerous factors majority of which are of a temporal character. Therefore, most of these matters have been left to the people of each age, except a few general instructions about the development of dead lands, peasant-landlord relationship, and the rights of the state to donate public lands to the individuals.

Emphasis on the development of dead lands is indicative of the Prophet's (may peace be upon him) interest in the utilization of resources for the well-being of people.¹ Good peasant-landlord relationships are fundamental for the economic well-being of the population dependant on the soil. An unregulated land tenancy system can give birth to innumerable injustices. A *Shari'ah* committed to the enforcement of justice could hardly remain indifferent to it. The Holy Prophet (may peace be upon him) has given general instructions to regulate the peasant-landlord relationships, but details of the law have been left to the temporal context within the framework of *Shari'ah*. Further, the Holy Prophet (may peace be upon him) has put curbs on the powers of the state to donate estates to individuals as checks against injustices. Similarly, the power of state to donate pieces of public lands to individuals could have led to injustices in the society. The Holy Prophet

¹ Further discussion on the subject may be seen in Chapter 11.

anything until I have the price for it.¹

(7:8)

عن انس بن مالك قال قال رسول الله صلى الله عليه وسلم ان من السرف ان تاكل كل ما اشتهيت .

Anas b. Malik reported that the Messenger of Allah (may peace be upon him) said: "It is also a part of *israf* (squandering) that you may eat everything that you may (happen to) desire."

(ii) ISRAF

الاسراف

(7:9)

عن عمرو بن شعيب عن ابيه ، عن جده قال قال رسول الله صلى الله عليه وسلم : كلوا و تصدقوا والبسوا في غير إسراف ولا مخيلة

'Amar b. Shu'aib reported on the authority of his grandfather through his father that the Messenger of Allah (may peace be upon him) said: "Eat, and spend as *sadaqa* (in charity) and wear without squandering and pride."

(7:10)

عن انس بن مالك ان رسول الله صلى الله عليه وسلم خرج فرأى قبة مشرفة فقال : ما هذه ؟ قال له اصحابه : هذه لفلان رجل من الانصار . قال : فسكت وحملها في نفسه حتى إذا جاء صاحبها رسول الله صلى الله عليه وسلم يسلم عليه في الناس اعرض عنه ، صنع ذلك مراراً حتى عرف الرجل الغضب فيه و الاعراض عنه فشكا ذلك إلى اصحابه فقال : والله انى لانكر رسول الله صلى الله عليه وسلم ، قالوا : خرج فرأى قبتك ، قال فرجع الرجل الى قبه فهدمها حتى سواها بالارض . فخرج رسول الله صلى الله عليه وسلم ذات يوم فلم يرها . قال : ما فعلت القبة ؟ قالوا : شكا الينا صاحبها اعراضك عنه ، فاخبرناه فهدمها فقال : اما ان كل بناء وبنا على صاحبه الا مالا ، الا مالا يعنى مالا بدمته

¹ This indicates the extent of consumption. One is supposed to live well within his means. This also shows that one should not borrow until one is really desperate. It sets a limit on *qard hasan* as well. *Qard hasan* for comforts and luxuries does not fit in the simple pattern of life prescribed by the Holy Prophet (may peace be upon him).

Anas b. Malik reported that Allah's Messenger (may peace be upon him) went out and he saw a high domed building. On this, he said, "What is this?" His companions said to him: "This (building) belongs to so and so, one of the *Ansars*. "The narrator said that he kept silent and kept the matter in mind, and when its owner came to Allah's Messenger (may peace be upon him) and gave him a salutation amongst the people, he turned away from him. He did this several times till the man recognised that anger was connected with him, and indifference was because of him. So he complained of that to his companions and said: "I swear by Allah that I cannot understand Allah's Apostle (may peace be upon him). They said to him: "He went out (once) and saw your domed building." Upon this, the man returned to his building and demolished it till he levelled it to the ground. Then Allah's Messenger (may peace be upon him) went out one day but he did not see that (building). He said: "What has happened to the building?" The companions said its owner complained to us of your turning away. So we informed him and he demolished it. He said: "Every building is a misfortune for its owner except what cannot be done without."

(7:11)

عن عمرو بن شعيب عن أبيه عن جده قال : قال رسول الله صلى الله عليه وسلم : إن الله يحب أن يرى أثر نعمته على عبده .

'Amr b. Shu'aib reported on the authority of his father, who reported from his grandfather that the Messenger of Allah (may peace be upon him) said: "Indeed Allah loves that the mark of this blessing be seen on His servant."

(7:12)

عن سعد بن أبي وقاص رضى الله عنه كان يأمر بهؤلاء الخمس ويحدثهن عن النبي ﷺ اللهم إني أعوذ بك من البخل وأعوذ بك من الجبن وأعوذ بك أن أورد إلى أرذل العمر وأعوذ بك من فتنة الدنيا وأعوذ بك من عذاب القبر

Mus'ab b. Sa'd reported that Sa'd b. Abi Waqqas (may Allah be pleased with him) used to instruct these five things and he related them from the Apostle of Allah (may peace be upon him): Allah, I seek Thy refuge in Thee from niggardliness; and I seek Thy refuge in Thee from

cowardice; and I seek Thy refuge in Thee that I am made to reach the worst age; and I seek Thy refuge in Thee from the trial of the world and I seek Thy refuge in Thee from the torment of the grave.

(iii) AL-TANA'UM

التنعم

(a) Silks and Ornaments

الحرير والزخرف

(7:13)

عن ابى هريرة عن النبى صلى الله عليه وسلم انه نهى عن خاتم الذهب عن عبد الله بن عباس ان رسول الله صلى الله عليه وسلم رأى خاتماً من ذهب فى يد رجل فنزعه فطرحه وقال يعمد احدكم إلى جمره من نار فيجعلها فى يده فقيل للرجل بعد ماذهب رسول الله صلى الله عليه وسلم خذ خاتمك انتفع به قال لا والله لا آخذه ابدا وقد طرحه رسول الله صلى الله عليه وسلم عن عبد الله ان رسول الله صلى الله عليه وسلم اصطنع خاتماً من ذهب فكان يجعل فمه فى باطن كفه اذا لبسه فصنع الناس ثم انه جلس على المنبر فنزعه فقال انى كنت البس هذا الخاتم واجعل فمه من داخل فرمى به ثم قال والله لا لبسه ابدا فنبذ الناس خواتمهم

Abu Huraira reported that Allah's Apostle (may peace be upon him) forbade the wearing of gold signet ring.

'Abdullah b. 'Abbas reported that Allah's Messenger (may peace be upon him) saw a person wearing a gold signet ring in his hand. He [the Holy Prophet (may peace be upon him)] pulled it off and threw it away, saying: "One of you is wishing live coal from Hell, and putting it on his hand." It was said to the person after Allah's Messenger (may peace be upon him) had left: "Take your signet ring (of gold) and derive benefit out of it", whereupon he said: "No, by Allah, I would never take it when Allah's Messenger (may peace be upon him) has thrown it away."

'Abdullah reported that Allah's Messenger (may peace be upon him) got fashioned a signet ring of gold but he kept its stone on the inner side of his palm as he wore it; so the people (following his example) got fashioned (such rings). Then he sat on the pulpit and removed the ring from his finger and said: "I used to wear this ring and keep its stone on the inner side." Then he threw it away, and said: "By

Allah I will never wear it"; so the people threw their rings away.

(7:14)

عن عائشة رضى الله عنها قالت : قدمت على النبی صلى الله عليه وسلم حلية من عند ، النجاشی أهداها له فيها خاتم من ذهب فيه فص حبشی قالت : فاخذه رسول الله صلى الله عليه وسلم بعودٍ معرضا عنه او ببعض اصابعه ، ثم دعا امامة بنت ابی العاص بنت ابنته زينب فقال : تحلى بهذا يا بنية .
عن ابی هريرة ان رسول الله صلى الله عليه وسلم قال : من احب ان يحلق حبيبه حلقة من نار فليحلقه حلقة من ذهب ومن احب ان يطوق حبيبه طوقا من نار فليطوقه طوقا من ذهب ، ومن احب ان يسور حبيبه سوارا من نار فليسوره سوارا من ذهب ، ولكن عليكم بالفضة فالعبوا بها .

'A'isha (Allah be pleased with her) reported: The Prophet (may peace be upon him) received some ornaments as a gift from Najashi. Amongst them was a ring of gold containing Abyssinian stone. She said: "The Prophet (may peace be upon him) picked it up with a stick *expressing his dislike about it*, or with some of his finger and called 'Umma bint 'Abi-al-'As who was the daughter of his [Prophet's (may peace be upon him)] daughter Zainab and said: "Wear it, dear daughter."

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "Whoever wants to put a ring of fire on his beloved should put a gold ring on him. Whoever wants to put a necklace of fire on his beloved should put a necklace of gold on him. Whoever wants to put a bracelet of fire on his beloved should put a bracelet of gold on him. Keep to silver and amuse yourselves with it."

(7:15)

عن اسماء بنت يزيد ، أن رسول الله صلى الله عليه وسلم قال : ايما امرأة تقلدت قلادة من ذهب قلدت في عنقها مثله من النار يوم القيامة ، وأيما امرأة جعلت في اذنها خرصا من ذهب جعل في اذنها مثله من النار يوم القيامة .
عن معاوية بن ابی سفیان أن رسول الله صلى الله عليه وسلم نهى عن ركوب النار ، و عن لبس الذهب الامقطعا .

Asma bint Yazid narrated that Allah's Messenger (may peace be upon him) said: "Any woman who wears a golden necklace shall be made to wear a similar one of fire in her neck on the Day of Resurrection, and any woman who wears golden ear ring in her ear will be made to put on similar one of fire on the Day of Resurrection."

Mu'awiya b. 'Abi Sufyan reported that Allah's Messenger (may peace be upon him) forbade to ride on panther skins and wearing of gold except in small pieces.

(7:16)

عن عبد الله بن عمرو بن العاص عن رسول الله صلى الله عليه وسلم انه قال من لبس الذهب من امتي فمات وهو يلبسه حرم الله عليه ذهب الجنة ومن لبس الحرير من امتي فمات وهو يلبسه حرم عليه حرير الجنة .

'Abdullah b. 'Amr b. al-'As reported Allah's Messenger (may peace be upon him) as saying: "Whoever of my *Ummah* wears gold and dies while he is wearing it, Allah will make unlawful for him the gold of heaven. And whoever of my *Ummah* wears silk and dies while he is wearing it, Allah will make unlawful for him the silk of Heaven."

(7:17)

عن ابي شيخ الهنائي قال كنت في ملاء من اصحاب رسول الله صلى الله عليه وسلم عند معاوية فقال معاوية انشدكم الله اتعلمون أن رسول الله صلى الله عليه وسلم نهى عن لبس الحرير قالوا اللهم نعم قال وانا اشهد قال انشدكم الله تعالى اتعلمون ان رسول الله صلى الله عليه وسلم نهى عن لبس الذهب الامقطعا قالوا اللهم نعم قال وانا اشهد قال انشدكم الله تعالى اتعلمون ان رسول الله صلى الله عليه وسلم نهى عن ركوب النمر قالوا اللهم نعم قال وانا اشهد قال انشدكم الله تعالى اتعلمون ان رسول الله صلى الله عليه وسلم نهى عن الشرب في آنية الفضة قالوا اللهم نعم قال وانا اشهد قال انشدكم الله تعالى اتعلمون ان رسول الله صلى الله عليه وسلم نهى عن جمع بين حج و عمرة قالوا اما هذا فلا قال اما انها معهن .

Abu Sheikh al-Hina'i reported: I was one of the rich persons amongst the Companions of Allah's Messenger (may peace be upon him) with Mu'awiyah. He used to say: "I adjure you by Allah. Do you

know that Allah's Messenger (may peace be upon him) prohibited the garments of silk?" They said: "Yes." He said: "I bear witness." He said: "I adjure you by Allah. Do you know Allah's Messenger (may peace be upon him) forbade to wear gold save (it is used) in pieces (in garments)?" They said: "Yes." He said: "And I bear witness." He said: "I adjure you by Allah. Do you know that Allah's Messenger (may peace be upon him) prohibited riding on panther skins?" They said: "Yes." And he said: "And I bear witness." He said: "I adjure you by Allah. Do you know that Allah's Messenger (may peace be upon him) forbade drinking in the vessels of silver?" They said: "Yes." He said: "And I bear witness." He said: "Do you know that Allah's Messenger (may peace be upon him) prohibited the combination of *hajj* and *'umra*." They said: "Is it so? Then we do not know." He said: "He prohibited it with them."

(7:18)

عن عبد الله بن عمر قال نهى رسول الله صلى الله عليه وسلم عن الميثرة والقسية و حلقة الذهب والمقدم قال يزيد والميثرة جلود السباع والقسية ثياب مضلعة من ابريسم يجاء بها من مصر والمقدم المشيع بالعصر .

'Abdullah b. 'Umar reported that Allah's Messenger (may peace be upon him) forbade (to wear) *maithara*, *qasiyyah* and chain of gold and *mufaddam*. Yazid said: And *maithara* (means) the skins of beasts; and *qasiyyah* (means) clothes with rib-shaped figures of silk brought from Egypt; and *mufaddam* (means) clothes saturated with yellow dye.

(7:19)

عن ابي فروة انه سمع عبد الله ابن عكيم قال كنا مع حذيفة بالمدائن فاستسقى حذيفة فجاءه دهقان بشراب في اثناء من فضة فرماه به وقال انى اخبركم انى قد امرته ان لايسقنى فيه فان رسول الله صلى الله عليه وسلم قال لاشر بوا في اثناء الذهب والفضة ولا تلبسوا الديباج والحرير فانه لهم في الدنيا وهو لكم في الآخرة يوم القيامة .

'Abdullah b. 'Ukaim reported: While we were with Hudhaifa in Mada'in, he asked for water. A villager brought a drink for him in a silver vessel. He (Hudhaifa) threw it away saying: "I inform you that I have already conveyed to him that he should not serve me drink in it

(silver vessel) for Allah's Messenger (may peace be upon him) has said: "Do not drink in gold and silver vessels, and do not wear brocade or silk, for these are meant for them (the non-believers) in this world, but they are meant for you in the Hereafter on the Day of Resurrection."

(7:20)

عن معاوية بن سويد بن مقرن قال دخلت على البراء بن عازب فسمعتة يقول امرنا رسول الله صلى الله عليه وسلم بسبع و نهانا عن سبع امرنا بعبادة المريض واتباع الجنائز و تشميت العاطس و ابرار القسم و المقسم و نصر المظلوم و اجابة الداعي و افشاء السلام و نهانا عن خواتيم او عن تحتم بالذهب و عن شرب بالفضة و عن المياثر و عن القسي و عن لبس الحرير و الا ستبرق و الديباج .

Umu'awiya b. Suwaid b. Muqarrin reported: I visited al-Bara' b. 'Azib and heard him say: "Allah's Messenger (may peace be upon him) commanded us to do seven things and forbade us to do seven (things). He commanded us to visit the sick, to follow the funeral procession, to answer the sneezer, to fulfil the vow, to help the poor, to accept the invitation and to greet everybody, and he forbade us to wear rings or gold rings, to drink in silver (vessels) and to use the saddle cloth made of red silk, and to wear garments made of *qassi* material, or garments made of silk or brocade and velvet."

(7:21)

عن ام سلمة زوج النبی صلى الله عليه وسلم ان رسول الله صلى الله عليه وسلم قال الذى يشرب فى آنية الفضة انما يجر جر فى بطنه نار جهنم

Umm Salama, the wife of Allah's Apostle (may peace be upon him) said: "He who drinks in the vessel of silver, in fact drinks down in his belly the fire of Hell."

(7:22)

عن ابن عمر ان عمر بن الخطاب راي حلة سيرة عند باب المسجد فقال يا رسول الله لو اشتريت هذه فلبستها للناس يوم الجمعة وللوفد اذا قدموا عليك فقال رسول الله صلى الله عليه وسلم انما يلبس هذه من لا خلاق له فى الاخرة ثم

جاءت رسول الله صلى الله عليه وسلم منها حلل فاعطى عمر منها حلة فقال عمر يا رسول الله كسوتنيها وقد قلت في حلة عطاردا ماقلت فقال رسول الله صلى الله عليه وسلم انى لم اكسكها لتلبسها فكساها عمر اخاله مشركا بمكة .

عن ابن عمر قال رأى عمر عطاردا التميمى يقيم بالسوق حلة سيرة وكان رجلا يغشى الملوك ويصيب منهم فقال عمر يا رسول الله انى رايت عطاردا يقيم في السوق حلة سيرة فلو اشتريتها فلبستها لوفود العرب اذا قدموا عليك واطنه قال ولبستها يوم الجمعة فقال له رسول الله صلى الله عليه وسلم انما يلبس الحرير في الدنيا من لاخلق له في الآخرة فلما كان بعد ذلك اتى رسول الله صلى الله عليه وسلم بحلل سيرة فبعث الى عمر بحلة وبعث الى اسامة بن زيد بحلة واعطى على بن ابي طالب حلة وقال شققها خمرا بين نسائك قال فجاء عمر بحلته يحملها فقال يا رسول الله بعثت الى هذه وقد قلت بالامس في حلة عطاردا ماقلت فقال انى لم ابعث بها اليك لتلبسها و لكنى بعثت بها اليك لتصيب بها واما اسامة فراح في حلته فنظر اليه رسول الله صلى الله عليه وسلم نظراً عرف ان رسول الله صلى الله عليه وسلم قد انكر ما صنع فقال يا رسول الله ما تنظر الى فانت بعثت الى بها فقال انى لم ابعث اليك لتلبسها ولكنى بعثت بها اليك لتشققها خمراً بين نساءك

عن عبد الله بن عمر قال وجد عمر بن الخطاب حلة من استبرق تباع بالسوق فاخذها فاتى بها رسول الله صلى الله عليه وسلم فقال يا رسول الله اتبع هذه فتجمل بها للعيد وللوفد فقال رسول الله صلى الله عليه وسلم انما هذه لباس من لا خلاق له قال فلبث عمر ماشاء الله ثم ارسل اليه رسول الله صلى الله عليه وسلم بجبة ديباج فاقبل بها عمر حتى اتى بها رسول الله صلى الله عليه وسلم فقال يا رسول الله قلت انما هذه لباس من لا خلاق له او انما يلبس هذه من لا خلاق له ثم ارسلت الى هذه فقال له رسول الله صلى الله عليه وسلم تبيعها و تصيب بها حاجتك .

Ibn 'Umar reported that 'Umar b. Khattab saw (someone selling) the garments of silk at the door of the mosque, whereupon he said: "Allah's Messenger (may peace be upon him) would you command that you buy it and wear it for the people on Friday and for (receiving) the delegations when they come to you?" Upon this, Allah's Messenger (may peace be upon him) said: "He who wears it has no share (of

(may peace be upon him) has laid down its limits as well.

Muzara'a

The early day economy of Medina was overwhelmingly rural and had an agrarian base. The Prophet (may peace be upon him) was mainly concerned with the development of new lands. He accepted the prevalent mode of land cultivation with certain modifications. His main interest was to lay down a just law of land tenure.

There has been a lot of controversy among different schools of *fiqh* about the legality of *muzara'a*. On the prohibition-permissibility continuum we find varying shades of opinion. Generally speaking, there are a number of traditions which explicitly prohibit *muzara'a*. Proponents of these traditions argue that the *muzara'a* was originally banned by the Prophet (may peace be upon him) but the later day *fuqaha'*, due to their pragmatism and circumstantial expediency rationalised its legality.

The other schools permit some forms of *muzara'a* and not the others. They quote some of the traditions of the Prophet (may peace be upon him) in their support.

The protagonists of *muzara'a* (mainly *Hanafites*) quote another set of traditions which explain the context of prohibition. According to them the prohibition of *muzara'a* was not general but concerned only those contracts which contained some unjust clauses. According to them the traditions which prohibit *muzara'a* do not state the legal position but only induce people to share their surplus land with others as a matter of *ihsan*. Another interpretation is that these traditions do not contain the entire position. The narrator either forgot a part of the instructions of the Prophet (may peace be upon him) or did not quote the entire context. This position becomes clear if we look into another set of traditions which explains the context of the former traditions. In the latter traditions the Prophet (may peace be upon him) forbade *muzara'a* because the contract provided for the produce of a specific piece of land (nearer to the water source) for the landlord and the produce of the other piece of land for the tenant. Such a contract could lead to an unjust position, for the tenant may not get anything from his side of the land. So the Prophet (may peace be upon him) intervened and declared such a contract void. On the analogy of this decision the *Hanafite* jurists have declared certain forms of tenancy illegal, keeping the institution as such lawful. Whatever the status of traditions quoted by this school, their contention makes sense at least on following grounds:

First, it is logically consistent with the Islamic law of ownership to permit some form of *muzara'a* because according to the law of ownership women and minor children can own land and if we prohibit all forms of *muzara'a* it would tantamount to denial of property rights to them.

Second, the prohibition of *muzara'a* comes in conflict with the Islamic law of inheritance. On the death of a person the property of the deceased is distributed among his relations, among whom may be women, children, aged and invalids. If we prohibit *muzara'a* it would deprive them from deriving usufruct from any land which they may inherit. Thus one law (i.e. law of inheritance) may be granting a right of ownership on land while the other law (prohibition of *muzara'a*) may be withdrawing that land.

Third, the Islamic commercial law has not placed any quantitative limit on the acquisition of an article, he is movable or immovable. If we prohibit *muzara'a*, the law of tenancy would clash with the civil law which permits purchase of to any extent.

Fourth, the legal structure of Islam permits an individual to retain, without any quantitative limit, all the lawful possessions, provided he pays the obligatory dues on them. He is not obliged to donate a part of his possession compulsorily, except that he is required to pay *zakah* if the possessions exceed the *nisab* and remain with the individual for a year. The contention that *muzara'a* is unlawful because the Holy Prophet (may peace be upon him) advised people to donate the surplus land comes in conflict with the overall legal structure of Islam. Therefore, these traditions would be construed to mean only voluntary and discretionary transfer by way of *ihsan*.

Lastly, Islam has permitted participation of labour and capital in its commercial law. The *muzara'a* is also a form of this participation. The prohibition of *muzara'a* would contradict the general permission of association of capital and labour.

The above position illustrates that the *muzara'a* is lawful in Islam. But we have listed all groups of traditions on the subject. The reader may disagree with the above opinion in the light of the text of these traditions.

(i) **AL-MUZARA'A**

المزارعة

(a) **Traditions referring to Absolute Prohibition**

الاحاديث التي تدل على عدم جواز المزارعة اصلا

(4:1)

عن عمرو ان مجاهدا قال لطاوس انطلق بنا الى ابن رافع بن خديج فاسمع منه الحديث عن ابيه عن النبي صلى الله عليه وسلم قال فاتته قال انى والله لو اعلم ان رسول الله صلى الله عليه وسلم نهى عنه ما فعلته ولكن حدثنى من هوا علم به منهم (يعنى ابن عباس) ان رسول الله صلى الله عليه وسلم قال لان يمنح الرجل اخاه ارضه خير له من ان يأخذ عليها خرجا معلوما
 عن ابن عباس ان النبي صلى الله عليه وسلم قال لان يمنح احدكم اخاه ارضه خير له من ان يأخذ عليها كذا وكذا (لشئ معلوم) قال وقال ابن عباس هو الخقل وهو بلسان الانصار المحاقلة
 عن ابن عباس عن النبي صلى الله عليه وسلم قال من كانت له ارض فانه ان يمنحها اخاه خير

Mujahid said to Tawus: "Come along with me to Ibn Rafi' b. Khadij in order to listen from him the *hadith* transmitted on the authority of his father (pertaining to the renting of land) from Allah's Apostle (may peace be upon him)." He (Tawus) scolded him and said: "By Allah, if I were to know that Allah's Messenger (may peace be upon him) had forbidden it, I would have never done it. But it has been narrated to me by one who has better knowledge of it amongst them (and he meant Ibn 'Abbas) that Allah's Messenger (may peace be upon him) said: 'It is better if a person lends his land to his brother (for cultivation) than that he gets recognized rent on it.' "

Ibn 'Abbas reported Allah's Apostle (may peace be upon him) as saying: "If one among you left out land to his brother, that is better for him than if he receives such (the definite thing)." Ibn 'Abbas (Allah be pleased with him) said: "It is *haql*, and in the parlance of the Ansar it is *Muhaqala*."

Ibn 'Abbas (Allah be pleased with him) reported Allah's Apostle (may peace be upon him) as saying: "He who has land, it is better for him that he should left it out to his brother."

(4:2)

عن طاوس انه كان يخبر قال عمر و فقلت له يا ابا عبد الرحمن لو تركت هذه المخابرة فانهم يزعمون ان النبي صلى الله عليه وسلم نهى عن المخابرة فقال

أى عمر واخبرنى اعلمهم بذلك (يعنى ابن عباس) ان النبى صلى الله عليه وسلم لم ينه عنها انما قال يمنع احدكم اخاه خيرله من ان يأخذ عليها خرجا معلوما

Tawus reported that he let out his land on rent, whereupon 'Amr said: "I said to him: Abu 'Abd al-Rahman, I wish if you abandon this renting of land, for they alleged that Allah's Apostle (may peace be upon him) forbade *mukhabara*." He said: "Amr, one who has informed me has the best knowledge of it among them," (he meant Ibn 'Abbas). (He said) that Allah's Apostle (may peace be upon him) did not prohibit it altogether, but said: "Lending of land by one among you to his brother is better for him than getting a specified amount of produce from it."

(4:3)

عن أبى هريرة قال قال رسول الله صلى الله عليه وسلم من كانت له ارض فليزر رعيها او ليمنحها اخاه فان أبى فليمسك ارضه

عن جابر بن عبد الله انه سمع رسول الله صلى الله عليه وسلم ينهى عن المزابنة والحقول فقال جابر بن عبد الله المزابنة الثمر بالتمر والحقول كراء الارض عن أبى هريرة قال نهى رسول الله صلى الله عليه وسلم عن المحاقلة والمزابنة

عن أبى سعيد الخدرى قال نهى رسول الله صلى الله عليه وسلم عن المزابنة والمحاقلة والمزابنة اشتراء الثمر فى رؤس النخل والمحاقلة كراء الارض

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "He who has land should cultivate it or lend it to his brother, but if he refuses, he should retain his land."

Jabir b. 'Abdullah (Allah be pleased with him) reported: I heard Allah's Messenger (may peace be upon him) forbidding *muzabana*, and *huqul*. Jabir b. 'Abdullah (Allah be pleased with him) said: *Muzabana* means the selling of fruits for dry dates and *huqul* is the renting of land.

Abu Huraira (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) forbidding *nuhaqala* and *muzabana*.

Abu Sa'id al-Khudri (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) having forbidden *muzabana* and *muhaqala*. *Muzabana* means the buying of fruits on the trees and *muhaqala* is the renting of land.

عن جابر بن عبد الله قال قال نبي رسول الله صلى الله عليه وسلم عن كراء الارض وعن بيعها السنين وعن بيع الثمر حتى يطيب
عن جابر بن عبد الله ان رسول الله صلى الله عليه وسلم نهي عن كراء الارض

عن جابر بن عبد الله قال قال رسول الله صلى الله عليه وسلم من كانت له ارض فليزرعها فإن لم يزرعها فليزرعها اخاه
عن جابر بن عبد الله قال كان لرجال فضول ارضين من اصحاب رسول الله صلى الله عليه وسلم فقال رسول الله صلى الله عليه وسلم من كانت له فضل ارض فليزرعها اوليمنحها اخاه فان ابي فليمسك ارضه
عن جابر بن عبد الله قال نهي رسول الله صلى الله عليه وسلم ان يؤخذ للارض اجر او حظ

عن جابر قال قال رسول الله صلى الله عليه وسلم من كانت له ارض فليزرعها فان لم يستطع ان يزرعها او عجز عنها فليمنحها اخاه المسلم ولا يؤجرها اياه

عن همام قال قال سليمان بن موسى عطاء فقال احدثك جابر بن عبد الله ان النبي صلى الله عليه وسلم قال من كانت له ارض فليزرعها اوليزرعها اخاه ولا يكرها قال نعم

عن جابر ان النبي صلى الله عليه وسلم نهي عن المخابرة
عن سعيد بن ميناء قال سمعت جابر بن عبد الله يقول ان رسول الله صلى الله عليه وسلم قال من كان له فضل ارض فليزرعها اوليزرعها اخاه ولا تبيعوها فقلت لسعيد ما قوله ولا تبيعوها يعني الكراء قال نعم .
عن جابر قال كنا نخابر على عهد رسول الله صلى الله عليه وسلم فنصيب من القصرى ومن كذا فقال رسول الله صلى الله عليه وسلم من كانت له ارض فليزرعها او فليحرثها اخاه والا فليدعها

عن جابر بن عبد الله قال كنا في زمان رسول الله صلى الله عليه وسلم ناخذ الارض بالثلث او الربع بالمأذونات فقام رسول الله صلى الله عليه وسلم في ذلك فقال من كانت له ارض فليزرعها فان لم يزرعها فليمنحها اخاه فان لم يمنحها

اِخَاهُ فَلْيُمْسِكْهَا

عن جابر قال سمعت النبي صلى الله عليه وسلم يقول من كانت له ارض فليهبها اوليئها وفي رواية انه قال فليزرعها او فليزرعها رجلا .

عن جابر بن عبد الله ان رسول الله صلى الله عليه وسلم نهى عن كراء الارض قال بكير وحدثنى نافع انه سمع ابن عمر يقول كنا نكري ارضا ثم تركنا ذلك حين سمعنا حديث رافع بن خديج .

Jabir b. 'Abdullah (Allah be pleased with him) reported that Allah's Messenger (may peace be upon him) forbade leasing of land, and selling ahead for years and selling of fruits before they become ripe.

Jabir b. 'Abdullah (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) having forbidden the renting of land.

Jabir b. 'Abdullah (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) as saying: "He who has land should cultivate it himself, but if he does not cultivate it himself, then he should let his brother cultivate it."

Jabir b. 'Abdullah (Allah be pleased with him) reported some of the Companions of Allah's Messenger (may peace be upon him) had surplus of land. Thereupon Allah's Messenger (may peace be upon him) said: "He who has surplus land (in his possession) should cultivate it, or he should lend it to his brother for benefit, but if he refuses to accept it, he should retain it."

Jabir b. 'Abdullah (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) having forbidden taking of rent or share of land.

Jabir (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) as saying: "He who has land should cultivate it, but if he does not find it possible to cultivate it, or finds himself helpless to do so, he should lend it to his Muslim brother, but he should not accept rent from him."

Sulaiman b. Musa asked 'Ata': Did Jabir b. 'Abdullah reported Allah's Messenger (may peace be upon him) as saying: "He who has land should cultivate it himself, or let his brother cultivate it, and should not give it on rent?" He said: "Yes."

Jabir (Allah be pleased with him) reported Allah's Apostle (may peace be upon him) having forbidden *mukhabara*.

Jabir b. 'Abdullah (Allah be pleased with him) heard Allah's

Messenger (may peace be upon him) saying: "He who has surplus of land should either cultivate it himself, or let his brother cultivate it, and should not sell it." I (the narrator) said to Sa'id: "What does his statement 'do not sell it' mean? Does it imply 'rent'? He said: "Yes."

Jabir b. 'Abdullah reported: "We used to cultivate land on rent during the lifetime of Allah's Apostle (may peace be upon him) and we got a share out of the grain left in the ears after threshing them and something unspecified. Allah's Messenger (may peace be upon him) said: 'He who has land should cultivate it or let his brother till it, otherwise he should leave it.'"

Jabir b. 'Abdullah reported: "We used to get land (on rent) during the lifetime of Allah's Messenger (may peace be upon him) with a share of one-third or one-fourth (of the produce from the land irrigated) with the help of canals. Thereupon Allah's Messenger (may peace be upon him) stood up (to address) and said: 'He who has land should cultivate it, and if he does not till it, should lend it to his brother, and if he does not lend it to his brother, he should then retain it.'"

Jabir reported: I heard Allah's Apostle (may peace be upon him) as saying: "He who has (surplus) land should donate it (to others), or lend it." This *hadith* has been narrated on the authority of A'mash with the same chain of transmitters, but with a slight change of words.

Jabir b. 'Abdullah (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) forbidding renting of land. Bukair (one of the narrators) said: "Nafi reported to me that he heard Ibn 'Umar (Allah be pleased with him) saying: "We used to give land on rent; we then abandoned this practice when we heard the *hadith* of Rafi' b. Khadij."

(4:5)

عن عمرو قال سمعت ابن عمر يقول كنا لانرى بالخبر باسا حتى كان عام
اول فزعم رافع ان نبى الله صلى عليه وسلم نهى عنه وحدثنا ابو بكر بن ابى شيبة
عن عمرو بن دينار بهذا الاسناد مثله وزاد فى حديث ابن عيينة فتر كناه من
اجله .

Zaid b. 'Amr reported: I heard Ibn 'Umar (Allah be pleased with him) saying: "We did not see any harm in renting of the land but as the first year was over Rafi' alleged Allah's Apostle (may peace be upon him) having forbidden that."

This *hadith* has been narrated on the authority of 'Amr b. Dinar

with the same chain of transmitters but (in) the *hadith* transmitted on the authority of 'Uyainah (the words are): "We abandoned it (renting) on account of that."

(4:6)

عن نافع ان ابن عمر كان يكرى مزارعه على عهد رسول الله صلى الله عليه وسلم وفي امانة ابى بكر و عمر وعثمان و صدراً من خلافة معاوية حتى بلغه في آخر خلافة معاوية ان رافع بن خديج يحدث فيها بنهى عن النبي صلى الله عليه وسلم فدخل عليه وانا معه فساله فقال كان رسول الله صلى الله عليه وسلم ينهى عن كراء المزارع فتركها ابن عمر بعد وكان اذا سئل عنها بعد قال زعم رافع بن خديج ان رسول الله صلى الله عليه وسلم نهى عنها
عن نافع قال ذهبت مع ابن عمر الى رافع بن خديج حتى اتاه بالبلاط فاخبره ان رسول الله صلى الله عليه وسلم نهى عن كراء المزارع
عن نافع ان ابن عمر كان ياجر الارض قال فنبئ حديثاً عن رافع بن خديج قال فانطلق بى معه اليه قال فذكر عن بعض عمومته ذكر فيه عن النبي صلى الله عليه وسلم انه نهى عن كراء الارض قال فتركه ابن عمر فلم ياجره
عن سالم بن عبدالله ان عبدالله ابن عمر كان يكرى ارضيه حتى بلغه ان رافع بن خديج الانصارى كان ينهى عن كراء الارض فلقيه عبدالله فقال يا ابن خديج ماذا تحدث عن رسول الله صلى الله عليه وسلم في كراء الارض قال رافع بن خديج لعبد الله سمعت عمى و كانا قد شهدا بدرنا يحدثان اهل الدار ان رسول الله صلى الله عليه وسلم نهى عن كراء الارض قال عبدالله لقد كنت اعلم في عهد رسول الله صلى الله عليه وسلم ان الارض تكرى ثم خشى عبدالله ان يكون رسول الله صلى الله عليه وسلم احدث في ذلك شيئاً لم يكن علمه فترك كراء الارض

Nafi' reported that Ibn 'Umar rented his land during the lifetime of Allah's Messenger (may peace be upon him) and during the caliphate of Abu Bakr and that of 'Umar and that of 'Uthman (Allah be pleased with them) and during the early period of Mu'awiya's caliphate until at the end of Mu'awiya's reign, it reached him (Ibn 'Umar) that Rafi' b. Khadij (Allah be pleased with him) narrated (a *hadith*) in which (there

was a decree) of prohibition by Allah's Messenger (may peace be upon him). He (Ibn 'Umar) went to him (Rafi' b. Khadij) and I was with him and he asked him, whereupon he said: Allah's Messenger (may peace be upon him) used to forbid the renting of land. So Ibn 'Umar abandoned it, and subsequently whenever he was asked about it, he said: "Rafi' b. Khadij alleged that Allah's Messenger (may peace be upon him) forbade it."

Nafi' reported: I went to Rafi' b. Khadij in the company of Ibn 'Umar until he (Ibn 'Umar) came to him at Balat (a place near Prophet's Mosque at Madina) and he (Rafi') informed him that Allah's Messenger (may peace be upon him) had forbidden the renting of land.

Nafi' reported that Ibn 'Umar (Allah pleased with him) used to rent the land, and that he was conveyed the *hadith* transmitted on the authority of Rafi' b. Khadij. He (the narrator) said: "He then went to him along with me." He (Rafi') narrated from some of his uncles in which it was mentioned that Allah's Apostle (may peace be upon him) forbade the renting of land. Ibn 'Umar then abandoned this practice of renting. This *hadith* has been narrated through another chain of transmitters.

Salim b. 'Abdullah reported that 'Abdullah b. 'Umar (Allah be pleased with him) used to give land on rent until (this news) reached him that Rafi' b. Khadij Ansari used to forbid the renting of land; Abdullah met him and said: "Ibn Khadij, what is this that you narrate from Allah's Messenger (may peace be upon him) pertaining to renting of land? Rafi' b. Khadij said to 'Abdullah: I heard it from two uncles of mine and they had participated in the Battle of Badr who narrated to the members of the family that Allah's Messenger (may peace be upon him) forbade the renting of land. 'Abdullah said: "I knew it that the land was rented during the lifetime of Allah's Messenger (may peace be upon him) might have said something new in this connection (in regard to prohibition of renting) which I failed to know. So he abandoned the renting of land."

(4:7)

عن جابر قال نهى رسول الله صلى الله عليه وسلم عن بيع الارض البيضاء
ستين او ثلاثا .

Jabir reported: "The Messenger of Allah (may peace be upon him) forbade the leasing of uncultivated land for two or three years."

- (b) Traditions referring to Prohibition of Specific Cases الاحاديث التي تدل على عدم جواز المزارعة في بعض الصور -
(4:8)

عن رافع بن خديج قال كنا نحافل الارض على عهد رسول الله صلى الله عليه وسلم فنكريها بالثلث والرابع والطعام المسمى فجاءنا ذات يوم رجل من عمومى فقال نهانا رسول الله صلى الله عليه وسلم عن امر كان لنا نافعا وطواعية الله ورسوله انفع لنا نهانا ان نحافل بالارض فنكريها على الثلث والرابع والطعام المسمى وامر رب الارض ان يزرعها او يزرعها وكره كراءها وماسوى ذلك .
عن رافع بن خديج قال كنا نحافل بالارض فنكريها على الثلث والرابع ذكر بمثل حديث ابن عليه

عن رافع ان ظهير بن رافع (وهو عمه) قال اتاني ظهير فقال لقد نهى رسول الله صلى الله عليه وسلم عن امر كان بنا رافقا فقلت وما ذاك ما قال رسول الله صلى الله عليه وسلم فهو حق قال سألتني كيف تصنعون بمحافلكم فقلت نؤاجرها يا رسول الله على الربع او الاوسق من التمر او الشعير قال فلا تفعلوا ازرعوها او ازرعوها او امسكوها .

عن رافع بن خديج يقول كنا اكثر الانصار حقلا قال كنا نكري الارض على ان لنا هذه ولهم هذه فربما اخرجت هذه ولم تخرج هذه فنهانا عن ذلك واما الورق فلم ينهنا

Rafi' b. Khadij reported: We used to give on rent land during the lifetime of Allah's Messenger (may peace be upon him). We rented it on the share of one-third or one-fourth of the (produce) along with a definite quantity of corn. One day a person from among my uncles came to us and said: "Allah's Messenger (may peace be upon him) forbade us this act which was a source of benefit to us, but the obedience to Allah and to His Messenger (may peace be upon him) is more beneficial to us. He forbade us that we should rent land with one-third or one-fourth of (the produce) and the corn of a measure, and he commanded the owner of land that he should cultivate it or let it be cultivated by other (persons) but he showed disapproval of renting it or anything besides it.

Rafi' b. Khadij (Allah be pleased with him) reported: We used to give land on rent, and we rented it on one-third or one-fourth share. The rest of the *hadith* is the same.

Rafi' (Allah be pleased with him) reported that Zuhair b. Rafi' (who was his uncle) came to me and said: "Allah's Messenger (may peace be upon him) forbade a practice which was useful for us. I said: "What is this? (I believe) that whatever Allah's Messenger (may peace be upon him) says is absolutely true." He (Zuhair) said that he (the Holy Prophet, may peace be upon him) asked me: What do you do with your cultivable lands?" I said: "Allah's Messenger (may peace be upon him), we rent those irrigated by canals for dry dates or barley." He said: "Don't do that. Cultivate them or let them be cultivated (by others) or retain them yourself."

Hanzala reported that he heard Rafi' b. Khadij (Allah be pleased with him) saying: We were the major agriculturists of the Ansar and so we let out land (saying): "The produce of this (part of land) would be ours and (the produce) of that would be theirs." But it so happened that at times this (land) gave harvest, but the other one produced nothing. So he (the Holy Prophet, may peace be upon him) forbade this. But so far as the payment in silver (dirham, a coin) is concerned, he did not forbid.

(4:9)

عن رافع ابن خديج قال كنا نحاقل على عهد رسول الله صلى الله عليه وسلم
فرغم ابن عمومتى اتاهم فقال قال رسول الله صلى الله عليه وسلم من كانت له
ارض فلا يكرها بطعام مسمى -

Rafi' b. Khadij reported: "We used to sell corn while in ears during the period of Allah's Messenger (may peace be upon him). Some of my uncles came to them and reported Allah's Messenger (may peace be upon him) as saying: "He who has a land, should not give it on rent for a prescribed amount of food-grain."

(c) Traditions referring to الاحاديث التي تدل على
Permission of Cash جواز كراء الارض بالنقود فقط
rent only

(4:10)

عن عبدالله بن السائب قال دخلنا على عبدالله بن معقل فسألناه عن
المزارعة فقال زعم ثابت ان رسول الله صلى الله عليه وسلم نهى عن المزارعة وامر بها
لؤاجرة وقال لا باس بها

'Abdullah al-Sa'ib reported: "We visited 'Abdullah b. Ma'qil and asked him about sharing of crops, whereupon he said: "Thabit alleged that Allah's Messenger (may peace be upon him) forbade *muzara'a* and commanded leasing it out on rent (for money) and said: 'There is no harm in it.'"

(4:11)

عن حنظلة بن قيس انه سال رافع ابن خديج عن كراء الارض فقال نهى رسول الله صلى الله عليه وسلم عن كراء الارض قال فقلت بالذهب والورق فقال اما بالذهب والورق فلا باس به

عن حنظلة بن قيس الانصارى قال سألت رافع بن خديج عن كراء الارض بالذهب والورق فقال لا باس به انما كان الناس يؤاجرون على عهد النبى صلى الله عليه وسلم على الماذيانات واقبال الجداول واشياء من الزرع فيهلك هذا ويسلم هذا ويسلم هذا ويهلك هذا فلم يكن للناس كراء الا هذا فلذلك زجر عنه فاما شئى معلوم مضمون فلا باس به

Hanzala b. Qais reported that he asked Rafi' b. Khadij (Allah be pleased with him) about renting of land, whereupon he said: "Allah's Messenger (may peace be upon him) forbade the renting of land." I said: "Is it forbidden (even if it is paid) in gold (dinar) and silver (dirham)?" Thereupon he said: "If it is paid in gold and silver, there is no harm in it."

Hanzala b. Qais al-Ansari reported: "I asked Rafi' b. Khadij about the renting of land for gold and silver, whereupon he said: 'There is no harm in it for the people let out land situated near canals and at the ends of the streamlets or portion of fields. (But it so happened) that at times this was destroyed and that was saved, whereas (on other occasions) this portion was saved and the other destroyed and thus no rent was payable to the people (who let out lands) but for this one (which was saved). It was due to this that he (the Holy Prophet, may peace be upon him) prohibited it. But if there is something definite and reliable (e.g. money), there is no harm in it."

(4:12)

عن حنظلة بن قيس قال : سألت رافع بن خديج عن كراء الارض فقال : نهى رسول الله صلى الله عليه وسلم عن كراء الارض قلت : بالذهب والورق ؟

قال : لا ، انما نهى عنها بما يخرج منها . فاما الذهب والفضة فلا بأس
 حنظلة بن قيس قال : سألت رافع بن خديج عن كراء الارض البيضاء
 بالذهب والفضة فقال : حلال لا بأس به ، ذلك فرض الارض .
 عن رافع بن خديج قال : نهانا رسول الله صلى الله عليه وسلم عن كراء
 ارضنا ولم يكن يومئذ ذهب ولا فضة . فكان الرجل يكرى ارضه بما على الربيع
 والاقبال واشياء معلومة .

Hanzala b. Qais reported: I asked Rafi' b. Khadij about the renting of land. He said that Allah's Messenger (may peace be upon him) prohibited the renting of land. I said: "Is it forbidden (even if it is paid) in gold (dinar) and silver (dirham)." He said: "No." He only forbade to give land on rent for what it produced. As far gold and silver, there is no harm."

Sufyan Aththauri (may Allah be pleased with him) transmitted it on the authority of Rabi'a, but he did not report it in *marfu'* form (from the Prophet, may peace be upon him).

Hanzala b. Qais reported: I asked Rafi' b. Khadij about the renting of barren land for gold and silver. He said: "It is lawful; there is no harm in it. This is the due of land which is fixed."

Yahya b. Sa'id transmitted it on the authority of Hanzala b. Qais *marfu'* form as Malik transmitted on the authority of Rabi'a.

Rafi' b. Khadij reported that Allah's Messenger (may peace be upon him) forbade us the renting of our land, and in those days, there was no gold or silver. A man used to rent his land for what grew by the side of canals and watercourse, and for something known (set aside by the owner of land). Then he completed this *hadith* on the same pattern.

Salim b. 'Abdullah b. 'Umar reported it on the authority of Rafi' b. Khadij and differed with Zuhri in this regard.

(d) Traditions referring to Absolute Permission
 الاحاديث التي تدل على جواز المزارعة مطلقا
 (4:13)

عن معاذ بن جبل اكرى الارض على عهد رسول الله صلى الله عليه وسلم وابى بكر و عمر و عثمان على الثلث والربع فهو يعمل به الى يوم هذا

Mu'adh b. Jabal reported: The land was rented during the times of the Apostle of Allah (may peace be upon him), Abu Bakr, 'Umar and Uthman for a third and a quarter of the produce and it is practised till this day.

(4:14)

عن ابن عباس ان النبي صلى الله عليه وسلم حين افتتح خيبر اشترط عليهم ان له الارض وكل صفراء وبيضاء يعنى الذهب والفضة وقال له اهل خيبر نحن اعلم بالارض فاعطناها على من نعملها ويكون لنا نصف الثمرة ولكم نصفها فزعم انه اعطاهم على ذلك فلما كان حين يصرم النخل بعث عليهم ابن رواحة فجزر النخل وهو الذي يدعونه اهل المدينة الخرص فقال في ذا كذا و كذا فقالوا اكثرث علينا ابن رواحة قال فانا اجز النخل واعطيكم نصف الذى قلت قال فقالوا هذا الحق وبه تقوم السماء والارض فقالوا قد رضينا ان نأخذ بالذى قلت

Ibn 'Abbas reported: When the Holy Prophet (may peace be upon him) conquered Khaiber, he made an stipulation with them (the Jews) that the entire land, gold and silver would belong to the Holy Prophet (may peace be upon him). The people of Khaiber said to him: "We are conversant with (the cultivation of) land; so grant us these lands so that we cultivate them and take half of the fruits as our share and leave half of it for you." The narrator alleged: He granted the lands (of Khaiber) on that condition to them (i.e. the jews). When the harvest of dates was ready, he (the Holy Prophet, may peace be upon him) sent ibn Rawaha to them. He assessed the yield (and the people of Madina termed it as *khars*). He said: on so and so such and such (*zakat*) is payable. The jews proclaimed to ibn Rawaha: You have overassessed the yield. Ibn Rawaha said: "I harvest the yield and give you half of what I assessed it to be." On this they said: "This is the truth, and on it stand the heaven and the earth." They said: "We are agreed to take what you have said."

(4:15)

عن ابن عمر ان رسول الله صلى الله عليه وسلم عامل اهل خيبر بشطرا ما يخرج منها من ثمر او زرع
عن ابن عمر قال اعطى رسول الله صلى الله عليه وسلم خيبر بشطر ما يخرج من ثمر او زرع فكان يعطى ازواجه كل سنة مائة وسق ثمانين وسقا من تمر وعشرين وسقا من شعير فلما ولي عمر قسم خيبر خير ازواج النبي صلى الله عليه وسلم ان يقطع لمن الارض والماء او يضمن لمن الاوساق كل عام فاختلفن فمهن

من اختار الارض والماء ومنهن من اختار الاوساق كل عام فكانت عائشة وحفصة
ممن اختارتا الارض والماء

عن عبدالله بن عمر قال لما افتتحت خيبر سالت يهود رسول الله صلى
الله عليه وسلم ان يقرهم فيها على ان يعملوا على نصف ماخرج منها من الثمر
والزراع فقال رسول الله صلى الله عليه وسلم اقركم فيها على ذلك ماشئنا

Ibn 'Umar reported that Allah's Messenger (may peace be upon him) contracted with the people of Khaibar the (trees) on the condition that he would have half the produce in fruits and harvest.

Ibn 'Umar (Allah be pleased with him) reported: Allah's Messenger (may peace be upon him) handed over the land of Khaibar (on the condition) of the share of produce of fruits and harvest, and he also gave to his wives every year one hundred *wasqs*, eighty *wasqs* of dates and twenty *wasqs* of barley. When 'Umar became the caliph, he distributed the (lands and trees) of Khaibar and gave option to the wives of Allah's Apostle (may peace be upon him) to earmark for themselves the land and water or stick to the *wasqs* (that they got) every year. They differed in this matter. Some of them opted for land and water, and some of them opted for *wasqs* every year. 'A'isha and Hafsa were among those who opted for land and water.

'Abdullah b. 'Umar reported that when Khaibar had been conquered, the Jews asked Allah's Messenger (may peace be upon him) to let them continue (cultivation in those lands) on half of the share of yield in fruits and crop, whereupon Allah's Messenger (may peace be upon him) said: "I will allow you to continue here, so long as we would desire." The rest of the *hadith* is the same, but with this addition: "The fruit would be distributed equal to the half of Khaibar. And out of half of the produce of the land, Allah's Apostle (may peace be upon him) got the fifth part."

(ii) (a) GRANT OF GRAZING LANDS FOR CATTLE

الحمل

(4:16)

عن عمرو بن شعيب ، عن أبيه ، عن جده قال : جاء هلال الى رسول
الله صلى الله عليه وسلم بعشور نحل له ، وسأله ان يحمى له واديا يقال له سلبة .
فحمى له رسول الله صلى الله عليه وسلم ذلك الوادى فلما ولى عمر بن الخطاب
كتب سفيان بن وهب الى عمر بن الخطاب يساله . فكتب عمر : ان ادى الى

ماكان يوديه الى رسول الله صلى الله عليه وسلم من عشر نحلته فاحم له سلبه والا فانما هو ذباب غيث يأكله من شاء .

‘Amr b. Sha‘ib reported his grandfather on the authority of his father that Hilal came to Allah’s Messenger (may peace be upon him) with the *‘ushr* of honey he had and asked him for granting him the valley, called *Salabah* as a protected land for him. Allah’s Messenger (may peace be upon him) granted him the valley as a protected land. When ‘Umar b. Khattab became Caliph, Sufyan b. Wahb wrote to ‘Umar b. Khattab asking him about this (valley). ‘Umar replied: “If he says to me what he used to pay to Allah’s Messenger (may peace be upon him) as *‘ushr* of his honey, then the valley of *Salabah* may (continue to be as a protected land for him), and if he does not pay it, then it is from the bees of herbage, whoever wills will devour it (honey).

(4:17)

عن ابن عباس رضى الله عنهما ان الصعب بن جثامة قال ان رسول الله ﷺ قال لاحمى الا لله ولرسوله وقال بلغنا ان النبى ﷺ حى النقيع وان عمر حى السرف والربذة

Ibn ‘Abbas reported on the authority of Sa‘b b. Jath Thamah that the Messenger of Allah (may peace be upon him) as saying: “There is no *hima* (protected land) except for Allah and His Messenger.” He said: “It has reached us that the Holy Prophet (may peace be upon him) declared *al-Naqi‘* as *hima* (protected land) and ‘Umar declared *as-Saraf* and *ar-Rabadha* as *hima* (preserve).”

(b) Al-Iqta

الاقطاع

(4:18)

عن سبرة بن عبد العزيز بن الربيع الجهنى ، عن أبيه ، عن جده أن النبى صلى الله عليه وسلم نزل فى موضع المسجد تحت دومة و قام ثلاثا ثم خرج الى تبوك ، وان جهينة لحقوه بالرحبة فقال لهم من اهل ذى المروة فقالوا بنو رفاعه من جهينة فقال قد اقطعتها لبنى رفاعه فاقسموها : فمنهم من باع ومنهم من امسك فعمل

‘Abdul ‘Aziz b. Rabi‘ al-Juhani reported on the authority of his father, who reported from his grandfather that the Holy Prophet

(may peace be upon him) encamped at a place of mosque beneath a tree and stayed there for three days and then left for Tabuk. The people of Juhaina overtook him at a vast land. He (the Holy Prophet) asked them: "Who are the people of Dhil-Marwah?" They (the people) said: "Banu Rifa'ah from Juhaina." Then he (the Holy Prophet) said: "I set aside for Banu Rifa'ah these (tracts of land) as a fief." Then they apportioned them amongst themselves. Some of them sold their share and others retained their shares and cultivated them. Then I asked his father, 'Abdul 'Aziz, about this *hadith*. He narrated a part of it and did not narrate whole of it.

(4:19)

عن علقمة بن وائل ، عن ابيه ، ان النبي صلى الله عليه وسلم اقطعه
رضا بحضر موت .

عن عمرو بن حريث ، قال : خط لى رسول الله صلى الله عليه وسلم دارا
المدينة بقوس وقال : ازيدك ، ازيدك .

عن ربيعة بن ابي عبدالرحمن ، عن غير واحد ، ان رسول الله صلى الله
عليه وسلم اقطع بلال بن الحارث المزنى معادن القبلية ، وهى من ناحية القرع ،
تلك المعادن لا يؤخذ منها الا الزكاة الى اليوم .

عن كثير بن عبدالله بن عمرو بن عوف المزنى ، عن ابيه ، عن جده ان
لنبي صلى الله عليه وسلم اقطع بلال بن الحارث المزنى معادن القبلية جلسيها و
غوريها ، وقال غير العباس : جلسها وغورها ، وحيث يصلح الزرع من
بندس ، ولم يعطه حق مسلم ، وكتب له النبي صلى الله عليه وسلم بسم الله
لرحمن الرحيم ، هذا ما اعطى رسول الله بلال بن حارث المزنى ، اعطاه معادن
لقبيلية جلسيها وغوريها وقال غيره جلسها وغورها وحيث يصلح الزرع من
بندس ، ولم يعطه حق مسلم .

عن ابيض بن حمال انه وفد الى رسول الله صلى الله عليه وسلم فاستقطعه
الملح ، قال ابن المتوكل الذى بهارب فقطعه له ، فلما ان ولى قال رجل من
المجلس : اتدرى ما قطعت له ؟ انما قطعت له الماء العد ، قال : فانتزع منه .

'Alqama b. Wail reported on the authority of his father that the
Holy Prophet (may peace be upon him) assigned him land as a fief in

Hadramaut.

'Amr b. Huraith reported: The Messenger of Allah (may peace be upon him) demarcated for me a house at Qaus in Medina. He further said: "I shall give you more, I shall give you more."

Rabi'a b. Abd-al-Rahman reported from many persons that the Messenger of Allah (may peace be upon him) assigned as a fief to Bilal b. al-Harith al Muzani the mines of al Qabaliyyah which is in the neighbourhood al-Fur', and only *zakah* is levied on those mines up to the present day.

'Amr b. al-Auf Muzanii reported on the authority of his father, who reported from his grandfather that the Holy Prophet (may peace be upon him) assigned to Bilal b. al-Harith al-Muzani the mines of Qabaliyyah including its highland and lowland. The narrators (other than 'Abbas) said: "The highland and lowland and Quds where crop can grow." He did not grant him the right of any other Muslim. The Holy Prophet (may peace be upon him) wrote: "In the name of Allah, most Merciful, most Beneficent. This is what the Messenger of Allah (may peace be upon him) assigned to Bilal b. Harith al Muzani. He assigned him the mines of al-Qabaliyyah including its highland and lowland." A highly different narration is available from some other narrators.

Abyad b. Hammal reported that he came to the Messenger of Allah (may peace be upon him) and asked him to assign as a fief (mine of) salt. Ibn al-Muta-Wakkil (one of the narrators) said: "The salt mine in Ma'arib and the Holy Prophet (may peace be upon him) assigned it to them." When he (Abyad) turned back, one of the persons in the assemblage said: "Do you know, what have you assigned him? You have assigned him the perennial spring water." He said: "Take it back from him."

(iii) IRRIGATION

المساقاة

(4:20)

عن عروة قال خاصم الزبير رجل من الانصار فقال النبي ﷺ يا زبير اسق
ثم ارسل فقال الانصارى انه ابن عمك فقال عليه السلام اسق يا زبير ثم يبلغ
الماء: الجدر ثم امسك فقال الزبير فاحسب هذه الآية نزلت في ذلك فلا وربك
لا يؤمنون حتى يحكموك فيما شجر بينهم

'Urwah said: A person from Ansar had a dispute with Zubair (on the water for irrigation). On this the Holy Prophet (may peace be upon him) said: Irrigate, O Zubair, and then let the water run to your

neighbours. The Ansari said: "He (Zubair) is your cousin." The Holy Prophet (may peace be upon him) said: "Irrigate, O Zubair, until it reaches the butt of the field" and then Zubair said: "I think the following verse was revealed in this context:"

But nay, by the Lord, they will not believe (in truth) until they make thee Judge of what is in dispute between them.

(4:21)

عن ابن شهاب عن عروة بن الزبير انه حدثه ان رجلا من الانصار خاصم الزبير في شراج من الحرة يسقى بها النخل ، فقال رسول الله ﷺ اسق يا زبير فامرته بالمعروف ثم ارسل الى جارك ، فقال الانصارى ان كان ابن عمك فتلون وجه رسول الله ﷺ ثم قال اسق ثم احبس يرجع الماء : الى الجدر واستوعى له حقه فقال الزبير والله ان هذه الآية انزلت في ذلك فلا وربك لا يؤمنون حتى يحكموك فيما شجر بينهم قال لى ابن شهاب فقدرت الانصار والناس قول النبى ﷺ اسق ثم احبس حتى يرجع الى الجدر وكان ذلك الى الكعبين

'Urwah b. Zubair reported that a person from Ansar disputed al-Zubair regarding water outlets (streams) in Harrah, with which he used to irrigate an orchard. The Messenger of Allah (may peace be upon him) said: "Irrigate, O Zubair." Then he advised him to utilize water in a fair manner and then leave it to flow to your neighbour. On this the Ansari said: "Ah! for he is your cousin!" The face of the Messenger of Allah (may peace be upon him) changed colour and he said: "Irrigate and then retain it until it rises upto the butt of the field" and then he granted his right in full (of your neighbour i.e. leave the water to flow to him). Zubair said: "By God the following verse was revealed in this context:"

But nay, by the Lord, they will not believe (in truth) until they make thee Judge of what is in dispute between them.

(4:65)

Ibn Shihab reported: The Ansar and other people understood from the saying of the Prophet (may peace be upon him); "Irrigate, then retain it until it rises upto the butt of the field," that it was ankle-deep.

(4:22)

عن جابر بن عبد الله قال نهى رسول الله صلى الله عليه وسلم عن بيع فضل

الماء

Jabir b. 'Abdullah (Allah be pleased with him) reported that Allah's Messenger (may peace be upon him) forbade the sale of excess water.

(4:23)

عن جابر بن عبد الله يقول نهى رسول الله صلى الله عليه وسلم عن بيع ضراب الجمل وعن بيع الماء والارض لتحرث فعن ذلك نهى النبي صلى الله عليه وسلم

Jabir b. 'Abdullah (Allah be pleased with him) reported that Allah's Messenger (may peace be upon him) forbade the hiring of a camel to cover a she-camel and from selling water and land to be tilled. So from all this the Messenger of Allah (may peace be upon him) forbade.

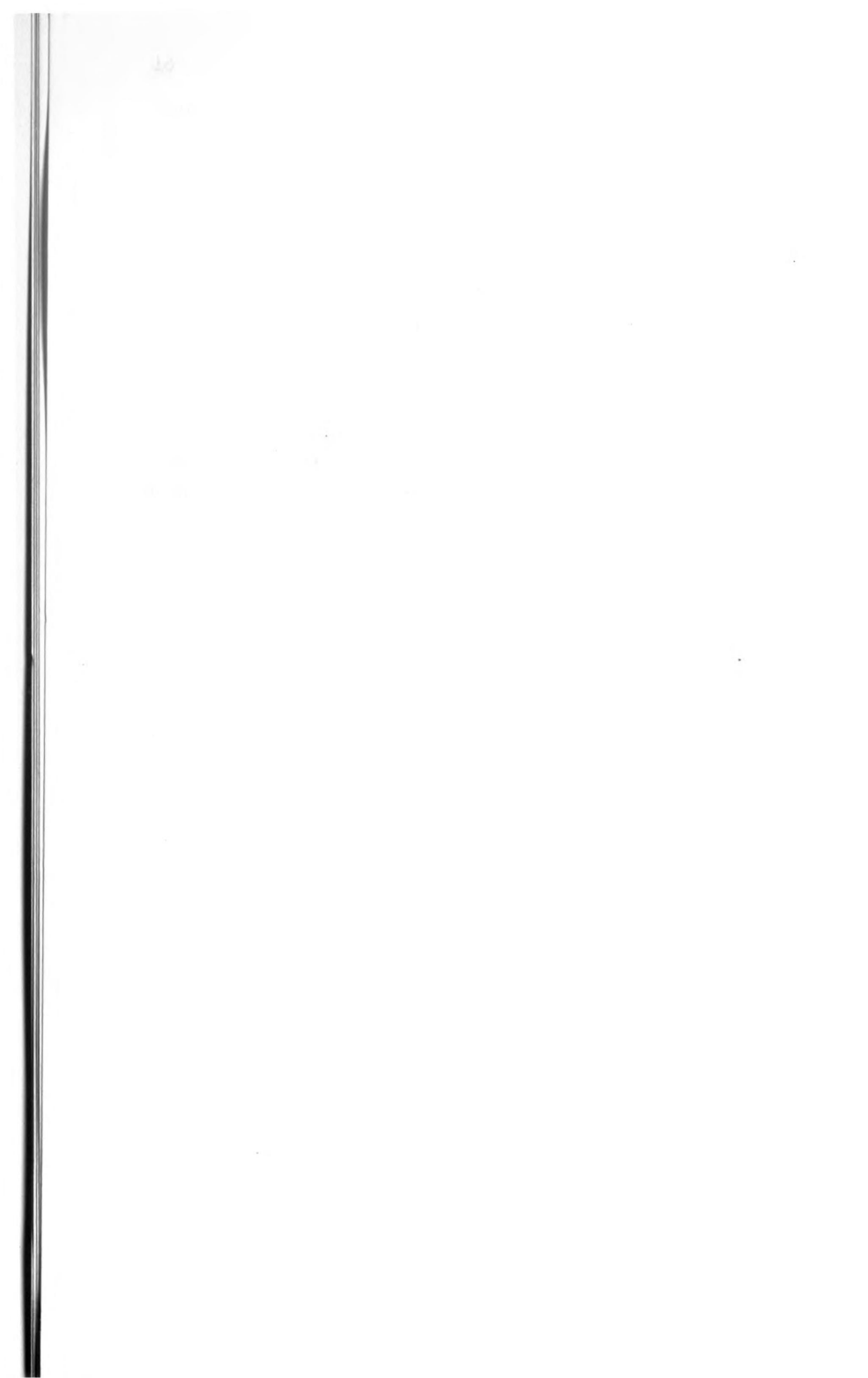
(4:24)

عن ابي هريرة ان رسول الله صلى الله عليه وسلم قال لا يمنع فضل الماء ليمنع به الكلاء
عن ابي هريرة قال قال رسول الله صلى الله عليه وسلم لا تمنعوا فضل الماء لتمنعوا به الكلاء
عن ابي هريرة يقول قال رسول الله صلى الله عليه وسلم لا يباع فضل الماء لبيع به الكلاء

Abu Huraira (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) as saying: Excess water must not be withheld so that the growth of herbage may be hindered.

Abu Huraira (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) as saying: "Do not withhold excess of water, so that you may prevent the growth of herbage."

Abu Huraira (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) as saying: "The excess of water should not be sold in order to enable the sale of herbage."



Chapter 5

LABOUR

In the civilised societies of the pre-Islamic world labour was mainly provided by the slaves. Slaves were the real back-bone of the production sector. There were two distinct classes in the society: masters and slaves. Slaves would work in agriculture, commerce, and households. The condition of slaves in those days was miserable. They were ill-fed, ill-clad and mal-treated. Not to speak of having any rights, they were a tradeable commodity. The masters would flourish on the work and effort of these slaves. In this background, the Holy Prophet (may peace be upon him) initiated a comprehensive programme for the emancipation and welfare of the slaves. Although a simple and obvious conclusion from the Prophet's instructions for a human and benevolent attitude towards slaves may be his desire to improve the condition of slaves in the society, yet it also suggests a deeper and structural change in the basic economic relationships.

The slaves, who would work for their masters without any reward, were raised to the level of brethren and colleagues. They were made to share the resources of the masters. The masters were advised to maintain their slaves at the same level at which they themselves lived. It was a major change in the basic economic relationships. Instead of declaring the slaves as wage-earners, the Prophet (may peace be upon him) made them partners and share-holders. This reform carried the seeds for the future development of the economy. Had these slaves been made wage-earners, the pre-Islam Arabian society, which had a rudimentary basis to bloom into a capitalist society, would have moved in the direction of capitalism. But the Prophet (may peace be upon him) laid down the basis for an economy in which capital and labour had to join as partners and not as employers and employees. It also provides us clue to the question as to why Muslim economies of the Medieval era did not

develop into capitalist economies.

A very small segment of the economy was also served by wage-earners. They were mostly craftsmen who would work for small wages. The wage earners were not employees of any individual but would charge for their services. The Holy Prophet (may peace be upon him) did not abolish the wage labour as the services sector of the economy could not be run without it. But in the production sector the workers were made to share the resources of the masters.

In the last days of the Prophet (may peace be upon him) when the Islamic state had been established, we come across instructions about government servants as well. These instructions indicate the rights and obligations of state employees.

(i) LABOUR AS PARTNER

العامل كشریک

(5:1)

عن المعرور بن سويد قال مررنا بابی ذر بالربذة و عليه برد و علی غلامه مثله فقلنا یا اباذر لوجعت بينهما كانت حلة فقال انه كان بينی و بین رجل من اخوانی كلام و كانت امه اعجمية فغير ته بامه فشکانی الى النبی صلی الله علیه وسلم فلقيت النبی صلی الله علیه وسلم فقال یا اباذر انک امرء فیک جاهلية قلت یا رسول الله من سب الرجال سبوا اباه وامه قال یا اباذر انک امرء فیک جاهلية هم اخوانکم جعلهم الله تحت ايديکم فاطعموهم مما تاكلون و البسوهم مما تلبسون و لا تکلفوهم ما یغلبهم فان کلفتموهم فاعینوهم .

Al-Ma'rār b. Suwaid said: "We went to Abu Dhar (Ghifari) in Rabadha and he had a mantle over him, and his slave had one like it." We said: "Abu Dharr, had you joined them together, it would have been a complete garment." Thereupon he said: "There was an altercation between me and one of the persons among my brothers. His mother was a non-Arab; I reproached him for his mother. He complained against me to Allah's Apostle (may peace be upon him). As I met Allah's Apostle (may peace be upon him), he said: "Abu Dharr, you are a person who still has (in him the remnants) of the days (of Ignorance)." Thereupon I said: "Allah's Messenger (may peace be upon him), he who abuses (other) persons, they abuse (in return) his father and mother." He (the Holy Prophet, may peace be upon him) said: "Abu Dhar, you are a person who still has (the remnants) of Ignorance

in him. They (your servants and slaves) are your brothers. Allah has put them in your care, so feed them with what you eat, clothe them with what you wear, and do not burden them beyond their capacities; but if you burden them (with an unbearable burden), then help them (by sharing their extra burden)."

(5:2)

عن ابي هريرة عن رسول الله صلى الله عليه وسلم انه قال للمملوك طعامه وكسوته ولا يكلف من العمل الا ما يطيق

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "It is essential to feed the slave, clothe him (properly) and not burden him with work which is beyond his power."

(5:3)

عن ابي هريرة قال قال رسول الله صلى الله عليه وسلم اذا صنع لاحدكم خادمه طعامه ثم جاء به وقد ولى حره ودخانه فليقعده معه فلياكل فان كان الطعام مشفوها قليلا فليضع في يده منه اكلة او كلتين قال داود يعنى لقمة اولقمتين

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "When the slave of anyone amongst you prepares food for him and he serves him after having sat close to (and undergoing the hardship of) heat and smoke, he should make him (the slave) sit along with him and make him eat (along with him), and if the food seems to run short, then he should spare some portion for him (from his own share)" – (another narrator) Dawud said: "i.e. a morsel or two."

(ii) WAGES

الاجور

(5:4)

عن عبد الله ابن عمر قال قال رسول الله صلى الله عليه وسلم اعطوا الاجير اجره قبل ان يجف عرقه -

Ibn 'Umar said: The Messenger of Allah (may peace be upon him) said: "Pay the labourer his wages before drying up of his sweat."

مملوك ادى حق الله تعالى و حق سيده فله اجران ورجل كانت له امة فغذاها فاحسن غذاءها ثم ادبها فاحسن ادبها ثم اعتقها و تزوجها فله اجران ثم قال الشعبي للخراساني خذ هذا الحديث بغير شئ فقد كان الرجل يرحل فيها دون هذا الى المدينة

It is narrated on the authority of Sha'bi that one among the citizens of Khurasan asked him: "O Abu 'Amr! Some of the people amongst us who belong to Khurasan say that a person who freed his bondswoman and then married her is like one who rode over a sacrificial animal." Sha'bi said: Abu Burda b. Abi Musa narrated it to me on the authority of his father that verily the Messenger of Allah (may peace be upon him) said: "There are three (classes of persons) who would be given a double reward. One who is amongst the People of the Book and believed in his apostle and (lived) to see the time of Apostle Muhammad (may peace be upon him) and affirmed his faith in him and followed him and attested his truth, for him is the double reward and the slave of the master who discharges all those obligations that he owes to Allah and discharges his duties that he owes to his master, there is a double reward. And a man who had a bondswoman and fed her and fed her well, then taught her good manners, and did that well and later on granted her freedom and married her, for him is the double reward." Then Sha'bi said: "Accept this *hadith* without (giving) anything. Formerly a man was (obliged) to travel to Medina even for a smaller *hadith* than this."

(iv) INVESTMENT OF UNPAID WAGES

استثمار الأجور غير المدفوعة

(5:11)

عن سالم بن عبدالله ، عن ابيه قال : سمعتُ رسول الله صلى الله عليه وسلم يقول : من استطاع منكم ان يكون مثل صاحب فرق الارز فليكن مثله قالوا : ومن صاحب فرق الارز يا رسول الله ؟ فذكر حديث الغار حين سقط عليهم الجبل ، فقال كل واحد منهم : اذكروا أحسن عملكم قال . وقال الثالث . اللهم انك تعلم انى استاجرت أجيرا بفرق ارز ، فلما امسيت عرضت عليه حقه فأبى أن يأخذه وذهب ، فثمرته له حتى جمعت له بقرا ورعاءها ، فلقينى فقال . اعطنى حقى ، فقلت : اذهب إلى تلك البقر ورعائها فخذها ، فذهب فاستاقها .

Salim b. 'Abdullah reported on the authority of his father: I heard the Messenger of Allah (may peace be upon him) saying: "Whoever of you can, should become like the one who had a *faraq* (measure) of rice." They (people) said: "Who is one who had a *faraq* of rice, Messenger of Allah?" He mentioned the tradition of the people (who were trapped) in the cave by falling of the rock on it. Then they said to one another: "Recall best of your deeds." And the third one said: "O Allah! You know I hired a labourer for a measure (*faraq*) of rice, when evening befell I offered him his wages, he refused to accept it and went away. I invested that on his behalf until I gathered on his account a cow and its calves. Subsequently, he met me and said: Give me my wages. I asked him: Go towards that cow and its calves and get that. He went to that (herd) and drove it away."

Chapter 6

CAPITAL

No economy can survive until its members set aside a part of their current production to meet their future needs. In capitalist economies those who provide this service are rewarded by a fixed guaranteed return on their capital. But the Islamic *Shari'ah* has tied the concept of reward on capital with the responsibility to bear the risk of loss. Therefore nobody can claim a fixed pre-determined return on the capital provided to an enterprise.¹ Instead, one can invest one's capital as a sole proprietor, acting as a financier and an entrepreneur at the same time. In case he needs the help of others, he may enter into *shirkah* (i.e. partnership) on the basis of capital, labour or skill. He has still another course open, if he cannot actively undertake a business enterprise: he may enter into a contract of *mudarabah*. In *mudarabah* one person provides capital, the other labour and both of them share the profit in an agreed proportion. But the loss is borne only by the one who provides the capital while the worker does not get any reward for his labour.

The present day joint stock companies are similar to *mudarabah* inasmuch as the professional employees manage the business with the capital of shareholders, who are detached from day-to-day affairs of the enterprise. This is not to suggest that the concepts of a joint stock company and *mudarabah* are identical. There are certain juridical differences, but their discussion is being omitted from here.

PROFIT WITH RISK OF LOSS الربح المحفوف بخطر الخسران (6:1)

عن عمرو بن شعيب عن أبيه عن جده قال قال رسول الله صلى الله عليه

¹This is technically known as *riba*, which has been prohibited in the Quran (2: 275). Further discussion on *riba* has been made in Chapter 8.

وسلم لا يحل بيع ماليس عندك ولا ربح مالم يضمن

'Amr b. Shu'aib reported on the authority of his father, who narrated on the authority of his father: The Messenger of Allah (may peace be upon him) said: "The sale transaction of something which is not in your possession is not lawful, nor is the profit arising from something which does not involve liability."

AL-SHIRKAH

الشركة

(6:2)

عن ابي هريرة رفعه ، قال : أن الله تعالى يقول : أنا ثالث الشريكين ، مالم يخن أحدهما صاحبه ، فإذا خانه خرجت من بينهما ،

Abu Huraira reported in *marfu'* form saying: "Indeed, Allah, the Exalted says: 'I am the third of the two partners so long as the one does not cheat the other, and when he cheats, I withdraw Myself'."

AL-MUDARABAH

المضاربة

(6:3)

عن عروة - يعنى ابن ابي الجعد البارقي - قال : أعطاه النبي صلى الله عليه وسلم دينارا يشتري به اضحية او شاة ، فاشترى شاتين فباع إحداهما بدينار ، فاتاه بشاة ودينار ، فدعاه بالبركة فى بيعه ، فكان لو اشترى ترابا لربح فيه .

'Urwa' Ibn 'Ali al-Ja'd al-Baraqi reported that the Apostle of Allah (may peace be upon him) gave him a dinar to purchase for him a sacrificial animal or a goat. He purchased two goats. He sold one of the two for a dinar and came to him with a goat and a dinar. He (the Holy Prophet), prayed for him for blessings in his business. The effect was that if he would deal in mud (i.e. something valueless), he would earn a profit on it.

(6:4)

عن حكيم بن حزام أن رسول الله صلى الله عليه وسلم بعث معه بدينار يشتري له اضحية ، فاشتراها بدينار وباعها بدينارين ، فرجع فاشترى له

اضحية بدينار ، وجاء بدينار إلى النبي صلى الله عليه وسلم ، فتصدق به النبي صلى الله عليه وسلم ، ودعا له ان يبارك له في تجارته

Hakim b. Hizam said that the Messenger of Allah (may peace be upon him) despatched him with a dinar to buy a sacrificial animal for him. He brought it for one dinar and sold it for two. Then he returned and bought another animal for one dinar and brought back the extra dinar to the Apostle of Allah (may peace be upon him). The Apostle of Allah (may peace be upon him) gave it as *sadaqah* and prayed for him that Allah may bless him in his business.

(6:5)

عن صالح بن صهيب عن ابيه قال قال رسول الله صلى الله عليه وسلم ثلاث فيهن البركة البيع الى اجل والمقارضة و اخلاط البربا الشعير للبيت لا للبيع .

Ibn Suhaib reported on the authority of his father that the Messenger of Allah (may peace be upon him) said: "There are three things in which there is a blessing: Buying and selling for prescribed period, profit-sharing and the mixing of wheat with barley for home consumption and not for sale."

Chapter 7

CONSUMER BEHAVIOUR

The consumer behaviour is a complex phenomenon determined by such diverse forces as habits, customs, traditions, fashions, religious beliefs, and resources at the disposal of an individual. In the Western economic analysis, the consumer behaviour is discussed in the short run, when most of the socio-cultural factors remain unchanged. Keeping these variables constant, it is assumed that the consumer is sovereign and he behaves rationally and while doing so, he maximises his utility and minimises his costs. Thus the analysis is built on market variables alone and non-market variables are locked out, although their significance is theoretically recognised and accepted. In Islamic economics, due importance is attached to the injunctions of the *Shari'ah* which regulate consumer behaviour. The Qur'an describes it by the term 'iqtisad, which literally means 'moderation' but in the overall context of the *shari'ah* it is a cluster of values. A Muslim is required to adopt a moderate attitude in the acquisition and utilisation of resources. The two extremes of consumer behaviour, *'israf* (extravagance) and *bukhl* (niggardliness) have been condemned both in the Qur'an as well as by the Prophet (may peace be upon him). The Prophet (may peace be upon him) himself offered an example of an ideal Muslim consumer. He led a simple and rough life. His companions adopted his model and in this way simplicity and low consumption became value of Islamic society. The Holy Prophet (may peace be upon him) dissuaded people from a life of *tana'um* (luxury) and forbade the consumption of all those things which may lead to such a lifestyle. Significant example of luxury in those days were squandering of wealth on gambling and drinking, ostentations dresses (mostly silken wears by men), paintings and portraits, rearing of dogs, and precious metal utensils. In these days, with the advancement of technology, certain other forms of

luxury have come into being. Keeping in view the overall spirit of the *Shari'ah*, its value-system and the distribution of wealth in the society, the level of *tana'um* would be defined from time to time. But this would retain the basic set of instructions issued by the Prophet (may peace be upon him) as inviolable. The life of *tana'um* is discouraged in Islam both by educating people and by public action if necessary. For example, the state may discourage or even ban the production and import of such articles, which by a social consensus lead to a life of *tana'um*. In still another case, the state may apply the classical instrument of *hijr* to forestall a luxurious behaviour. *Hijr* literally means, 'forbidden' but the concept has been derived from the Qur'anic instruction of forbidding the minor orphans to have an access to their own resources until they obtain majority. On the analogy of this it has been suggested by some that those persons who have resources but not wisdom to spend them so that they squander it on luxuries, may be forbidden to use those resources, except to the extent it is necessary for a reasonable, moderate living. The state may institute regulations in this behalf.

The above description suggests that Islam visualises a low-cost, low-consumption economy. Minimum resources are expended on consumer needs, since the life-style encourages simplicity and moderation. This links up with the overall world view of Islam, which treats the life in this world a transitory phase in the march towards '*Akhira*'. A Muslim's outlook rates possessions of this world at a low scale.

Although the level of consumption is kept at a minimum, there are hardly any restriction in the production of resources. Instead a number of injunctions of the *Shari'ah* induce Muslims to strive hard for the production of resources. Consequently, a surplus is generated at the individual level, which is diffused socially. This is known as *infaq*. *Infaq* is not alms or charity, which has been known in all civilised societies. Instead it has been termed as a *haqq* (right) of the deprived in the wealth of those who have a surplus. Moreover, *infaq* also includes expenditure on ones' own self and in one's own family. Thus it is a wider concept than the commonly known 'charity'. The Qur'an and *hadith* have exhorted Muslims to diffuse their surplus. A high value is attached to *infaq* in Muslim society. The Prophet (may peace be upon him) issued instructions about the quality and manners of *infaq*.

The institution of *infaq* provided a secure, costless and socially-vigilant social security system. The deprived were looked after by the society at no public cost. The society watched against parasitic idleness and the social conscience forced such persons to take up any gainful

pursuit. It provided a stable family-system also. Members of one family looked after each other as and when needed. The problem of incentives which the contemporary Western society is facing in providing public assistance to the poor was absent from Muslim society. The institution of *infaq* was organized on voluntary basis and it operated successfully for centuries.

(i) SIMPLE LIVING

الحياة الريفية البسيطة

(7:1)

عن جابر بن عبد الله ان رسول الله صلى الله عليه وسلم قال له فراش للرجل و فراش لامرأته والثالث للضيف والرابع للشيطان

Jabir b. 'Abdullah reported that Allah's Messenger (may peace be upon him) said: "There should be a bedding for a man, bedding for his wife and the third one for the guest, and the fourth one is for the Satan."

(7:2)

عن أبى وائل قال : جاء معاوية إلى أبى هاشم ابن عتبة وهو مريض يعوده ، فقال : يا خال ما يبكيك ؟ أوجع يشترك أم حرص على الدنيا ؟ قال : كلا ولكن رسول الله صلى الله عليه وسلم عهد إلى عهدا لم آخذ به ، قال : إنها يكفيك من جميع المال خادم ومركب في سبيل الله ، وأجذني اليوم قد جمعت .

Abu Wa'il said: Mu'awiyah visited Abu Hashim Ibn 'Utban who was a patient, to enquire after his health. He said: "Dear uncle, what makes you weep? Have you some pain that agonises you or it is the covetousness of the world?" He replied, "I have none of all these things. But Allah's Messenger (may peace be upon him) made a covenant with me which I have not fulfilled." He said: "A sufficient amount of property for you to gather is servant and a mount in Allah's path and I find myself today that I have gathered all these things." (He referred to his wordly possessions).

(7:3)

عن سلمة بن عبيد الله بن محضن الخطمي ، عن أبيه وكانت له صحبة ،

قال: قال رسول الله صلى الله عليه وسلم: من أصبح منكم آمناً في سربه معافى في جسده عنده قوت يومه فكانما حيزت له الدنيا .

‘Ubaidullah b. Muhdin al-Khutami reported on the authority of his father with whom he had cordial relations that the Messenger of Allah (may peace be upon him) said: “If anyone among you is secure in mind in the morning, healthy in body, possessed of food for the day, it is as if the whole world had been brought into his possession.”

(7:4)

عن عثمان بن عفان أن النبي صلى الله عليه وسلم قال: ليس لابن آدم حق في سوى هذه الخصال: بيت يسكنه و ثوب يوارى عورته وجلف الخبز والماء .

‘Uthman b. ‘Affan reported that the Apostle of Allah (may peace be upon him) said: “The son of Adam has no right except to the following: a house in which he lives, a garment with which he conceals his private parts, dry bread and water.”

(7:5)

عن أبي امامة عن النبي صلى الله عليه وسلم قال: ان أغبط أوليائي عندي لمومن خفيف الحاذ ذو حظ من الصلاة أحسن عبادة ربه واطاعه في السر وكان غامضاً في الناس لا يشار اليه بالا صابع ، وكان رزقه كفافاً فصبر على ذلك ، ثم نفّض بيده فقال: عجلت منيته ، قلت بواكيه ، قل تراثه . وبهذا الاسناد عن النبي صلى الله عليه وسلم قال: عرض على ربي ليجعل لي بطحاء مكة ذهباً ، قلت لا يارب ولكن اشبع يوماً واجوع يوماً وقال ثلاثاً او نحو هذا ، فاذا جعت تضرعت اليك وذكرتك ، واذا شبعت شكرتك وحمدتك .

عن عبد الله بن عمرو أن رسول الله صلى الله عليه وسلم قال: قد افلح من أسلم و كان رزقه كفافاً وقنعه الله

عن فضالة بن عبيد انه سمع رسول الله صلى الله عليه وسلم يقول: طوبى لمن هدى إلى الاسلام وكان عيشه كفافاً وقنع

Abu Umamah reported the Apostle of Allah (may peace be upon him) as saying: “The most enviable of my friends in my estimation is a believer with little property who finds pleasure in prayer, who performs

the worship of his Lord well, who obeys Him in secret who is obscure among them, who is not pointed out by people, and whose sustenance is bare sufficiency, with which he is content." Then he snapped his fingers and said: "His death will come up speedily, the woman who mourn over him will be few, and what he leaves will be little."

And with this chain of transmitters, it has been reported from the Apostle of Allah (may peace be upon him): My Lord offered to turn the valley of Mecca into gold for me but I said: "No, my Lord, but let me have enough to eat a day and be hungry on the other." He said this thrice or so when I am hungry I shall make supplication to Thee and make mention of Thee, and when I have enough shall thank Thee and praise Thee. And he (the narrator) said: "This is a *hasan hadith*."

'Abdullah b. 'Amr reported the Messenger of Allah (may peace be upon him) as saying: "He is successful who has accepted Islam, been provided with sufficient for his want and been made contented by Allah with what He has given him." This is a *Hasan Sahih* tradition.

Abu Ali 'Amr b. Malik al Jalaby reported from Fudala b. 'Ubaid that he heard the Messenger of Allah (may peace be upon him) saying: "Delighted is the person who has been guided towards Islam, been provided with sufficient for his life, and been content." The narrator said: "The name of Abu Hani is Humiad b. Tariq."

(7:6)

عن ابى هرير قال قال رسول الله صلى الله عليه وسلم اللهم اجعل رزق آل محمد قوتاً

عن ابى هريرة قال قال رسول الله صلى الله عليه وسلم اللهم اجعل رزق آل محمد قوتاً وفي رواية عمرو اللهم ارزق

عن عائشة قالت ماشيع آل محمد صلى الله عليه وسلم منذ قدم المدينة من طعام بر ثلاث ليال تباعا حتى قبض

عن عائشة قالت ماشيع آل محمد صلى الله عليه وسلم يومين من خبز برالا واحدهما تمر

عن عائشة قالت ان كنا آل محمد صلى الله عليه وسلم لنمكث شهراً مانستو قد بنا ان هو الا التمر والماء

عن عائشة قالت توفي رسول الله صلى الله عليه وسلم و ما في رفي من شئ يأكله ذوكبد الا شطر شعير في رفي لي فاكلت منه حتى طال على فكلته ففني

him) often visited it and he drank of its sweet water. When this verse was revealed: "you will never attain righteousness till you give freely of what you love," Abu Talha got up and, going to Allah's Messenger, (may peace be upon him), said: Allah says in His Book: "You will never attain righteousness till you give freely of what you love", and the dearest of my property is Bairaha, so I give it as *sadaqa* to God from Whom I hope for reward for it and the treasure with Allah. So spend it, Messenger of Allah (may peace be upon him), on whatever purpose you deem it proper. The Messenger of Allah (may peace be upon him) said: Bravo! that is profit-earning property. I have heard what you have said, but I think you should spend it on your nearest relatives. So Abu Talaha distributed it among the nearest relatives and his cousins on his father's side.

Maimuna bint Harith reported that she set free a slave-girl during the life time of the Messenger of Allah (may peace be upon him) and she made a mention of that to the Messenger of Allah (may peace be upon him) and he said: Had you given her to your maternal uncles, you would have got a greater reward.

Zainab, the wife of 'Abdullah (b. Mas'ud) reported that the Messenger of Allah (may peace be upon him) said: "O women give *sadaqa* even though it be some of your jewellery." She returned to 'Abdullah and said: 'You are a person with empty hands, whereas the Messenger of Allah (may peace be upon him) has commanded us to give *sadaqa*, so better go to him and ask and if this will suffice for me; otherwise I shall give it to someone else.' 'Abdullah said to me (his wife): 'You better go yourself.' So I went and there was another woman of the Ansar at the door of the Messenger of Allah (may peace be upon him) having the same purpose as I had. Now Allah's Messenger (may peace be upon him) was invested with awe (so we did not like to knock). Then Bilal came out and we said to him: 'Go to the Messenger of Allah (may peace be upon him) and inform him that there are two women at the door asking him whether it will serve them to give *sadaqa* to their spouses and to orphans who are under their charge, but do not inform him who we are.' Bilal went to the Messenger of Allah (may peace be upon him) and asked him (what these women had instructed him to ask). The Messenger of Allah (may peace be upon him) asked him who these women were? He (Bilal) said: 'They are women from Ansar and Zainab.' Upon this the Messenger of Allah (may peace be upon him) said: 'Which of the Zainabs?' He said: 'The wife of 'Abdullah.' The Messenger of Allah (may peace be upon him) said: 'There are two rewards for them, the reward of kinship and the reward

of *sadaqa*."

Umm Salam said: I asked the Messenger of Allah (may peace be upon him) whether there is a reward for me if I spend on Abu Salama's sons, and I am not going to abandon them in this state (of helplessness) for they are my sons. He (the Holy Prophet, may peace be upon him) said: "Yes, for you is the reward for what you spend on them."

Abu Mas'ud reported Allah's Apostle (may peace be upon him) as saying. When a Muslim spends on his family seeking reward for it from Allah, it counts for him as *sadaqa*.

Asma' daughter of Abu Bakr reported: I said: "Messenger of Allah (may peace be upon him) my mother, who is inclined or scared has come to me. Should I (even in her position of being opposed to Islam) treat her well?" He said: "Yes."

(7:62)

عن ابى هريرة قال اتى رسول الله صلى الله عليه وسلم رجل فقال يا رسول الله اى الصدقة اعظم فقال ان تصدق وانت صحيح شحيح تخشى الفقر وتأمل الغنى ولا تمهل حتى اذا بلغت الحلقوم قلت لفلان كذا ولفلان كذا الا وقد كان لفلان .

Abu Huraira reported that there came a person to the Messenger of Allah (may peace be upon him) and said. "Messenger of Allah (may peace be upon him), which charity is the best? Upon this he said: 'That you should give charity (in a state when you are) healthy and close-fisted, haunted by the fear of poverty, hoping to become rich (charity in such a state of health and mind is the best). And you must not defer (charity to such a length) that you are about to die and would be saying: This is for so and so, and this is for so and so, Lo, it has already come into (the possession of so and so.)' "

(7:63)

عن اسماء بنت ابى بكر رضى الله عنها قالت قال لى رسول الله صلى الله عليه وسلم انفقى او انضحى او انفحى ولا تحصى فيحصى الله عليك
عن اسماء بنت ابى بكر انها جاءت النبى صلى الله عليه وسلم فقالت يا نبى الله ليس لى شئ الا ما ادخل على الزبير فهل على جناح ان ارضع مما يدخل على فقال ارضعى ما استطعت ولا توعى فيوعى الله عليك

Asma', daughter of Abu Bakr (Allah be pleased with him), reported: The Messenger of Allah (may peace be upon him) said to me: "Spend, and do not calculate or otherwise Allah would also calculate in your case."

Asma', daughter of Abu Bakr, reported that she came to the Apostle of Allah (may peace be upon him) and said: "Apostle of Allah (may peace be upon him), I have nothing with me, but only that which is given to me by Zubair (for household expenses). Is there any sin for me if I spend out of that which is given to me (by Zubair)?" Upon this he (the Holy Prophet, may peace be upon him) said: "Spend according to your means; and do not hoard, for Allah will withhold from you."

(7:64)

عن ابى هريرة عن النبى صلى الله عليه وسلم قال سبعة يظلهم الله فى ظله يوم لا ظل الاظله الامام العادل وشاب نشأ بعبادة الله ورجل قلبه معلق فى المساجد ورجلان تحابا فى الله اجتمعا عليه و تفرقا عليه ورجل دعتة امرأة ذات منصب وجمال فقال انى اخاف الله ورجل تصدق بصدقة فاخفاها حتى لا تعلم يمينه . ما تنفق شئاله ورجل ذكر الله خاليا ففاضت عيناه .

Abu Huraira reported that the Apostle of Allah (may peace be upon him) had said: Seven are (the persons) whom Allah would give protection with His Shade on the Day when there would be no shade but that of Him (i.e. on the Day of Judgement) and they are: a just ruler; a youth who grew up with the worship of Allah; a person whose heart is attached to the mosques; two persons who love and meet each other for the sake of Allah and depart from each other for the sake of Allah; a man whom a beautiful woman of high rank seduces (for illicit relation), but he (rejects this offer by saying): "I fear Allah"; a person who gives charity and conceals it (to such an extent) that the right hand does not know what the left has given, and a person who remembered Allah in privacy and his eyes shed tears.

(7:65)

عن ابى ذر عن النبى صلى الله عليه وسلم قال ثلاثة لا يكلمهم الله الله القيامة ولا ينظر اليهم ولا يزكهم ولهم عذاب اليم قال فقرأها رسول الله صلى الله عليه وسلم ثلاث مرار قال ابوذر خابوا وخسروا من هم يا رسول الله قال المسبل والمتان والمنفق سلعتة بالحلف الكاذب

It is narrated on the authority of Abu Dharr that the Messenger of Allah, (may peace be upon him) observed: There are the (persons) with whom Allah would neither speak on the Day of Resurrection, nor would look at them nor would absolve them, and there is a painful chastisement for them. The Messenger of Allah (may peace be upon him) repeated it three times. Abu Dharr remarked: They failed and they lost; who are these persons, Messenger of Allah (may peace be upon him)? Upon this he (the Holy Prophet, may peace be upon him) observed: They are: the dragger of lower garment, the recounter of obligation, the seller of goods by false oath.

reward) in the Hereafter", then these garments were sent to Allah's Messenger (may peace be upon him) and he presented one of these silk garments to 'Umar. Thereupon 'Umar said: "You make me wear (this silk garment) whereas you said about the silk garment of 'Utarid (the person who had been busy selling this garment at the door of the mosque) what you had to say", whereupon Allah's Messenger (may peace be upon him) said: "I have not presented you this for wearing it" (but to make use of its price); so 'Umar presented it to his polytheist brother in Mecca.

Ibn 'Umar reported that 'Umar saw 'Utarid al-Tamimi standing in the market (and selling) the silk garments, and he was the person who went to (courts of) kings and got (high prices) for these garments from them. 'Umar said: "Allah's Messenger (may peace be upon him) I saw 'Utarid standing in the market with a silk garment; would that you buy and wear it for (receiving) the delegations of Arabs when they visit you?" I (the narrator) said: I think he (Umar) also said: You may wear it on Friday (also). Thereupon, Allah's Messenger (may peace be upon him) said: "He who wears silk in this world has no share in the Hereafter." Later on when these silk garments were presented to Allah's Messenger (may peace be upon him) he presented one silk garment to 'Umar and presented one also to b. Zaid and gave on to 'Ali b. Abu Talib, saying: "Tear them and make head coverings for your ladies." 'Umar came carrying his garment and said: Allah's Messenger, you have sent it to me, whereas you had said yesterday about the (silk) garment of 'Utarid what you had to say. He (the Holy Prophet, may peace be upon him) said: "I have not sent it to you that you wear it, but I have sent it to you so that you may derive benefit of it: and Usama (donned) the garment (presented to him) and appeared to be brisk, whereupon Allah's Apostle (may peace be upon him) looked at him with a look by which he perceived that the Messenger of Allah (may peace be upon him) did not like what he had done. He said: "Allah's Messenger (may peace be upon him), why is it that you look at me like this, whereas you yourself presented it to me?" He said: "I never sent it to you to wear it, but I sent it to you so that you may tear it and make out head coverings for your ladies."

'Abdullah b. 'Umar reported: 'Umar b. al-Khattab found a silk garment being sold in the market; he purchased it and brought it to Allah's Messenger (may peace be upon him) and said: "Allah's Messenger (may peace be upon him), get it and adorn yourself (by wearing it) on the 'Id (days) and for the delegation. Thereupon, Allah's Messenger (may peace be upon him) said: "That is the dress of one who

had no share (in the Hereafter).” ‘Umar stayed there so long as Allah wished. Then said: “Allah’s Messenger (may peace be upon him), you said that it is the dress of one who has no share in the Hereafter, but then you sent it to me. Thereupon, Allah’s Messenger (may peace be upon him) said: “You sell it and meet your need (with its proceeds).”

(7:23)

عن ابي عثمان قال كتب الينا عمر و نحن باذريجان ياعتبة بن فرقد انه ليس من كدك ولا من كدايبك ولا من كدامك فاشبع المسلمين في رحاهم مما تشبع منه في رحلك واياكم والتنعيم وزى اهل الشرك ولبوس الحرير فان رسول الله صلى الله عليه وسلم نهى عن لبوس الحرير قال الا هكذا ورفع لنا رسول الله صلى الله عليه وسلم اصبعيه الوسطى والسبابة وضمهما
عن سويدبن غفلة ان عمر بن الخطاب خطب بالجابية فقال نهى نبى الله صلى الله عليه وسلم عن لبس الحرير الا موضع اصبعين او ثلاث اواربع
عن عقبة بن عامر انه قال اهدى لرسول الله صلى الله عليه وسلم فروج حرير فلبسه ثم صلى فيه ثم انصرف فنزعه نزعا شديدا كالكاره له ثم قال لا ينبغي هذا للمتقين

‘Asim al-Ahwal reported on the authority of Abu ‘Uthman saying: “Umar wrote to us when we were in Adharba’ijan saying: ‘Utba b. Farqad, this wealth is neither the result of your own labour nor the result of the labour of your father, nor the result of the labour of your mother, so feed Muslims at their own places as you feed (members of your family and yourselves at your own residence), and beware of the life of pleasures, and the dress of the polytheists and wearing of silk garments, for Allah’s Messenger (may peace be upon him) forbade the wearing of silk garments, but only this much, and Allah’s Messenger (may peace be upon him) raised his forefinger and middle finger and he joined them (to indicate that only this much silk can be allowed in the dress of a man).” ‘Asim said also: This is what is recorded in the letter (sent to us), and Zubair raised his two fingers (to give an idea of the extent to which silk may be used).

Suwaid b. Ghafala said: ‘Umar addressed us at place known as Jabiya (Syria), and he said: “Allah’s Apostle (may peace be upon him) forbade the wearing of silk but to the extent of two or three fingers or four fingers.”

'Uqba b. 'Amir said: A silk gown was presented to Allah's Messenger (may peace be upon him) and he wore it and observed prayer in it, and then returned and put it off so violently as if he despised it. He then said: "It does not befit the God-fearing persons."

(7:24)

عن قتادة ان انس بن مالك انبأهم ان رسول الله صلى الله عليه وسلم
 رخص لعبد الرحمن بن عوف والزبير بن العوام في القمص الحرير في السفر من
 حكة كانت بهما او وجع كان بهما
 عن انس قال رخص رسول الله صلى الله عليه وسلم او رخص للزبير بن
 العوام وعبد الرحمن بن عوف في لبس الحرير لحكة كانت بهما
 عن قتادة ان انس اخبره ان عبد الرحمن بن عوف والزبير بن العوام شكوا
 الى رسول الله صلى الله عليه وسلم القمل فرخص لهما في قمص الحرير في غزاة
 لهما .

Anas b. Malik reported to them (his companions) that Allah's Messenger (may peace be upon him) had granted concession to 'Abd al-Rahman b. 'Auf and Zubair b. 'Awwam for the wearing of a silk shirt during the journey and because of itch which the cloth had or any other disease from which both of them had been suffering.

Anas reported that Allah's Messenger (may peace be upon him) granted concession, or Zubair b. Awwam and Abd Rahman b. 'Auf were granted concession, for the wearing of silk because of the itch that they both had.

Anas b. Malik reported that 'Abd al-Rahman b. 'Auf and Zubair b. 'Awwam complained to Allah's Messenger (may peace be upon him) about lice; he granted them concession to wear shirts of silk.

(b) Alcoholic Drinks and Gambling

الخمر والميسر

(7:25)

عن عبدالله بن عمرو قال سمعت رسول الله صلى الله عليه وسلم يقول
 من قال على ما لم اقل فليتبوأ مقعده من النار ونهى عن الخمر والميسر الكوبة
 والغبراء قال وكل مسكر حرام .

'Abdullah b. Amr said: I heard Allah's Messenger (may peace be upon him) as saying: "Whosoever attributes anything to me that I have not said, he should make his abode in the Hell-Fire." And he prohibited drinking, gambling, chess and intoxicants. And he said: "All intoxicants are unlawful."

(7:26)

عن عبد الله بن عمرو قال قال رسول الله صلى الله عليه وسلم ان الله حرم على امتي الخمر والميسر والمزر والقنين والكوبة وزادلى صلاة الوتر

'Abdullah b. 'Umar reported Allah's Messenger (may peace be upon him) as saying: "Indeed, Allah has made unlawful for my *Ummah*, drinking, gambling, beverage made of millet and chess." And he declared *witr* prayer as *zad* (provision for Paradise) for me.

(c) Pictures and Portraits التصوير والتماثيل

(7:27)

عن ابي هريرة قال قال رسول الله صلى الله عليه وسلم لاتدخل الملائكة بيتاً فيه تماثيل او تصاوير .

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "Angels do not enter the house in which there are portrayals or pictures."

(7:28)

عن عبيد الله بن عبد الله بن عتبة انه سمع ابن عباس يقول سمعت اباطلحة يقول سمعت رسول الله صلى الله عليه وسلم يقول لاتدخل الملائكة بيتاً فيه كلب ولاصورة .

عن ابي طلحة ان رسول الله صلى الله عليه وسلم قال لاتدخل الملائكة بيتاً فيه صورة قال بسر فمرض زيد بن خالد فعدهناه فاذا نحن في بيته بستر فيه تصاوير فقلت لعبيد الله الخولاني ألم يحدثنا في التصاوير قال انه قال الا رقها في ثوب ألم تسمعه قلت لا قال بلى قد ذكر ذلك .

عن زيد بن خالد الجهني عن ابي طلحة الانصاري قال سمعت رسول

الله صلى الله عليه وسلم يقول لا تدخل الملائكة بيتا فيه كلب ولا تماثيل
قال فاتيت عائشة فقلت ان هذا يخبرنى ان النبى صلى الله عليه وسلم قال
لا تدخل الملائكة بيتا فيه كلب ولا تماثيل فهل سمعت رسول الله صلى الله عليه
وسلم ذكر ذلك فقالت لا ولكن ساعدتكم مارأيت فعل رأيت خرج فى غزاته
فاخذت نمطاً فسترته على الباب فلما قدم فرأى النمط عرفت الكراهية فى وجهه
فجذبه حتى هتكه او قطعه وقال ان الله لم يأمرنا ان نكسو الحجارة والطين قالت
فقطعنا منه وسادتين وحشوتها ليفاً فلم يعب ذلك على

Abu Talha reported: I heard Allah's Messenger (may peace be upon him) as saying: "Angels do not enter the house in which there is a dog or a statue."

Abu Talha reported that Allah's Messenger (may peace be upon him) said: "Angels do not enter a house in which there is a picture." Busr said: "Zaid b. Khalid fell sick and we visited him to inquire after his health. As we were in his house (we saw) a curtain having pictures on it. I said to 'Ubaidullah Khaulani: 'Did he not narrate to us [the Holy Prophet's (may peace be upon him) command pertaining to pictures]?' Thereupon he said: He in fact did that (but he also said): Except the prints upon the cloth, Did you not hear this? I said: "No," whereupon he said: "He had in fact made a mention of this."

Abu Talha Ansari reported Allah's Messenger (may peace be upon him) as saying: "Angels do not enter the house in which there is a picture or portraits." I came to 'A'isha and said to her: This is a news that I have received that Allah's Apostle (may peace be upon him) had said: "Angels do not enter the house in which there is a picture or dog." (And further added) whether she had heard Allah's Messenger (may peace be upon him) making a mention of it. She said: No (I did not hear this myself), but I narrate to you what I saw him doing. I bear testimony to the fact that he (the Holy Prophet, may peace be upon him) set out for an expedition. I took a carpet and screened the door with it. When he (the Holy Prophet, may peace be upon him) came back he saw that carpet and I perceived signs of disapproval on his face. He pulled it until it was torn or it was cut (into pieces) and he said: "God has not commanded us to clothe stones and clay." We cut it (the curtain) and prepared two pillows out of it by stuffing them with the fibre of date-palms and he (the Holy Prophet, may peace be upon him) did not find fault with it.

(7:29)

عن عائشة قالت كان لنا ستر فيه تمثال طائر وكان الداخل اذا دخل استقبله فقال لى رسول الله صلى الله عليه وسلم حولى هذا فانى كلما دخلت فرأيتته ذكرت الدنيا قالت وكانت لنا قطيفة كنا نقول علمها حرير فكنا نلبسها قال ابن المنثى وزاد فيه يريد عبد الاعلى فلم يأمرنا رسول الله صلى الله عليه وسلم بقطعه .
 عن عائشة قالت قدم رسول الله صلى الله عليه وسلم من سفرٍ وقد سترت على بابى درنوكا فيه الخيل ذوات الاجنحة فامرنى فنزعته
 عن عائشة قالت دخل على رسول الله صلى الله عليه وسلم وانا متسترة بقرامٍ فيه صورة فتلون وجهه ثم تناول الستر فهتكه ثم قال ان من اشد الناس عذاباً يوم القيامة الذين يشبهون بخلق الله

'A'isha reported: We had a curtain with us which had portraits of birds upon it. Whenever a visitor came, he found them in front of him. Thereupon Allah's Messenger (may peace be upon him) said to me: "Change them, for whenever I enter the house I see them and it brings to my mind (the pleasures) of worldly life." She said: "We had with us a sheet which had silk badges upon it and we used to wear it. This *hadith* has been transmitted on the authority of Ibn Muthanna but with this addition: "Allah's Messenger (may peace be upon him) did not command us to tear that."

'A'isha reported: Allah's Messenger (may peace be upon him) came back from the journey and I had screened my door with a curtain having portraits of winged horses upon it. He commanded me and I pulled it away.

'A'isha reported that Allah's Messenger (may peace be upon him) entered (my apartment) and I had hung (on the door of my apartment) a thin curtain having pictures on it. The colour of his face underwent a change. He then took hold of that curtain and tore it and then said: "The most grievous torment for the people on the Day of Resurrection would be for those who try to imitate Allah in the act of creation."

(7:30)

عن عائشة انها اشترت نمرقة فيها تصاوير فلما رآها رسول الله صلى الله عليه وسلم قام على الباب فلم يدخل فعرفت او فعرفت في وجهه الكراهية فقالت

يارسول الله اتوب الى الله والى رسوله فماذا اذنبت فقال رسول الله صلى الله عليه وسلم ما بال هذه النمرقة فقالت اشتريتها لك تقعد عليها وتوسدها فقال رسول الله صلى الله عليه وسلم ان اصحاب هذه الصور يعذبون و يقال لهم احيوا ما خلقتم ثم قال ان البيت الذى فيه الصور لا تدخله الملائكة

'A'isha reported that she bought a carpet which had pictures on it. When Allah's Messenger (may peace be upon him) saw that, he stayed at the door and did not get in. I perceived or I was made to perceive upon his face signs of disgust. She said: "Allah's Messenger (may peace be upon him), I offer repentance to Allah and His Messenger (may peace be upon him) (but tell me) what is the sin that I have committed." Thereupon Allah's Messenger (may peace be upon him) said: "What is this carpet?" She said: "I bought it for you so that you might sit on it and take rest. Thereupon Allah's Messenger (may peace be upon him) said: "The owners of these pictures would be tormented and they would be asked to bring to life what they tried to create." He then said: "Angels do not enter the house in which there is a picture."

(7:31)

عن عائشة انها قالت واعد رسول الله صلى الله عليه وسلم جبريل عليه السلام فى ساعة يأتية فيها فجاءت تلك الساعة ولم يأتها وفى يده عصاً فالقها من يده وقال ما يخلف الله وعده ولا رسله ثم التفت فاذا جرو كلب تحت سريره فقال يا عائشة متى دخل هذا الكلب ههنا فقالت والله مادريت فامر به فاخرج فجاء جبريل فقال رسول الله صلى الله عليه وسلم واعدتنى فجلست لك فلم تأت فقال معنى الكلب الذى كان فى بيتك انا لاندخل بيتاً فيه كلب ولا صورة

'A'isha reported that Gabriel (peace be upon him) made a promise with Allah's Messenger (may peace be upon him) to come at a definite hour; that hour came but he did not visit him. And there was in his hand (in the hand of Allah's Messenger, may peace be upon him) a staff. He threw it from his hand and said: Never has Allah or His Messengers (angels) broken their promise. Then he cast a glance (and by chance) found a puppy under his cot and said: 'A'isha, when did this dog enter here?" She said: "By Allah, I don't know." He then commanded and it was turned out. Then Gabriel came and Allah's Messenger (may peace be upon him) said to him: "You promised me and I

waited for you, but you did not come”, whereupon he said: “It was the dog in your house which prevented me (to come) for we (angels) do not enter the house in which there is a dog or a picture.”

(7:32)

عن ميمونة ان رسول الله صلى الله عليه وسلم اصبح يوماً واجماً فقالت ميمونة يا رسول الله لقد استنكرت هيئتك منذ اليوم قال رسول الله صلى الله عليه وسلم ان جبريل كان وعدنى ان يلقانى الليلة فلم يلقنى ام والله ما اخلفنى قال فظل رسول الله صلى الله عليه وسلم يومه ذلك على ذلك ثم وقع في نفسه جرو كلبٍ تحت فسطاط لنا فامر به فاخرج ثم اخذ بيده ماء فنضح مكانه فلما امسى لقيه جبريل فقال له قد كنت وعدتني ان تلقاني البارحة قال اجل ولكننا لاندخل بيتا فيه كلب ولا صورة فاصبح رسول الله صلى الله عليه وسلم ليومئذٍ فامر بقتل الكلاب حتى انه يامر بقتل كلب الحائط الصغير و يترك كلب الحائط الكبير .

Maimuna reported that one morning Allah's Messenger (may peace be upon him) was silent with grief. Maimuna said: Allah's Messenger, I find a change in your mood today. Allah's Messenger (may peace be upon him) said: “Gabriel had promised me that he would meet me tonight but he did not meet me. By Allah, he never broke his promise”, and Allah's Messenger (may peace be upon him) spent the day in this sad (mood). Then it occurred to him that there had been a puppy under their cot. He commanded and it was turned out. He then took some water in his hand and sprinkled it at that place. When it was evening Gabriel met him and he said to him: “You promised me that you would meet me the previous night.” He said: ‘Yes, but we do not enter a house in which there is a dog or a picture.’ Then on that very morning he commanded the killing of the dogs until he announced that the dog kept for the orchards should also be killed, but he spared the dog meant for the protection of extensive fields (or big gardens).

(iv) AL-INFAQ

الانفاق

(b) Excellence of al-Infaq

فضل الانفاق

(7:33)

عن سعيد بن يسار انه سمع ابا هريرة يقول قال رسول الله صلى الله عليه وسلم ما تصدق احد بصدقة من طيب ولا يقبل الله الا الطيب الا اخذها الرحمن

بيمينه وان كانت ثمرة فتربو في كف الرحمن حتى تكون اعظم من الجبل كما يرى
احدكم فلوله اوفصيله

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "If anyone gives as *sadaqa* the equivalent of a date from that (earning) earned honestly, for Allah accepts that which is lawful, the Lord would accept it with His Right Hand, and even if it is a date, it would foster in the Hand of the Lord, as one of you fosters his colt, till it becomes bigger than a mountain.

(7:34)

عن ابي هريرة يبلغ به النبي صلى الله عليه وسلم قال قال الله تبارك و تعالى
يا ابن آدم انفق انفق عليك وقال يمين الله ملأى (وقال ابن نمير ملآن) سحاء لا
يغيضها شئ الليل والنهار.

عن ابي هريرة قال قال رسول الله صلى الله عليه وسلم ان الله قال لى انفق
انفق عليك وقال رسول الله صلى الله عليه وسلم يمين الله ملأى لا يغيضها سحاء
الليل والنهار أرايتم ما انفق مذخلق السماء والارض فانه لم يغيض مافى يمينه قال
وعرشه على الماء ويده الاخرى القبض يرفع ويخفض

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying that Allah, the Most Blessed and High, said: "O son of Adam, I will spend on you." The right hand of Allah is full and overflowing and nothing would diminish it, by overspending day and night.

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying that Allah said to him: "Spend, I will bestow upon you." And the Messenger of Allah (may peace be upon him) said: "The right hand of Allah is full and spending (the riches) liberally during day and night will not diminish (the resources of Allah). Don't you see what (an enormous amount of resources). He has spent since He created the heaven and the earth, and what is in His right hand has not decreased? His Throne is upon the water. And in His other hand is death, and He elevates and degrades (whom He likes)."

(7:35)

عن ابي هريرة قال قال رسول الله صلى الله عليه وسلم ان الله عز و جل

يقول يوم القيامة يا ابن آدم مرضت فلم تعدنى قال يا رب كيف اعودك وانت رب العالمين قال اما علمت ان عبدى فلاناً مرض فلم تعده اما علمت انك لو عدته لوجدتني عنده يا ابن آدم استطعمتك فلم تطعمنى قال يا رب وكيف اطعمك و انت رب العلمين قال اما علمت انه استطعمك عبدى فلان فلم تطعمه اما علمت انك لو اطعمته لو جدت ذلك عندى يا ابن آدم استسقيتك فلم تسقنى قال يا رب كيف اسقيك وانت رب العالمين قال استسقاك عبدى فلان فلم تسقه اما انك لو سقيته وجدت ذلك عندى

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "Verily, Allah, the Exalted and Glorious, would say on the Day of Resurrection: 'O son of Adam, I was sick but you did not visit Me.' He would say: 'O my Lord, How could I visit Thee whereas Thou art the Lord of the worlds?' He would say: 'Didn't you know that such and such servant of Mine was sick but you did not visit him and were you not aware of this that if you had visited him, you would have found Me by him? O son of Adam, I asked food from you but you did not feed Me. He would say: "My Lord, how could I feed Thee whereas Thou art the Lord of the worlds?" He would say: "Didn't you know that such and such servant of Mine asked food from you but you did not feed him, and were you not aware that if you had fed him you would have found him by My side?" The Lord would again say: "O son of Adam, I asked drink from you but you did not provide Me." He would say: "My Lord, how could I provide Thee whereas Thou art the Lord of the worlds?" Thereupon He would say: "Such and such servant of Mine asked you for a drink but you did not provide him, and had you provided him drink you would have found him near Me."

(7:36)

عن مطرف عن ابيه قال اتيت النبى صلى الله عليه وسلم وهو يقرأ الهكـم التكاثر قال يقول ابن آدم مالى مالى قال وهل لك يا ابن آدم من مالك الا ما اكلت فافئيت اوليست فابليت اوتصدقت فامضيت

عن ابى هريرة ان رسول الله صلى الله عليه وسلم قال يقول العبد مالى مالى اناله من ماله ثلاث ما اكل فافئى اوليس فابلى اواعطى فافئنى وما سوى ذلك فهو ذاهب وتاركة للناس .

Mutarraf reported on the authority of his father I came to Allah's Apostle (may peace be upon him) as he was reciting: "Abundance diverts you." He said: "The son of Adam claims: My wealth, my wealth." And he (the Holy Prophet, may peace be upon him) said: "O, son of Adam, is there anything as your belonging except that which you consumed, which you utilized, or which you wore and then it was worn out or you gave as charity and sent it forward?"

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "A servant says: My wealth, my wealth, but out of his wealth three things are only is: Whatever he eats and makes use of, or by means of which he dresses himself and it wears out or he gives as charity, and this is what he stores for himself (as a reward for the Hereafter), and what is beyond this (it is of no use to you) because you are to depart and leave it for other people." This hadith has been narrated on the authority of al-'Ala' b. 'Abd al-Rahman with the same chain of transmitters.

(7:37)

عن عبدالله بن عمرو ان رجلا سأل رسول الله صلى الله عليه وسلم اى الاسلام خير قال تطعم الطعام وتقرأ السلام على من عرفت ومن لم تعرف .

It is narrated on the authority of 'Abdullah b. 'Amr that a man asked the Messenger of Allah (may peace be upon him): "Which of the merits (is superior) in Islam?" He (the Holy Prophet) remarked: "That you provide food and pay salutations to one whom you know or do not know."

(7:38)

عن ابي موسى ان النبي صلى الله عليه وسلم قال اطعموا الجائع وفكوا العاني وعودوا المريض .

Abu Musa reported that the Holy Prophet (may peace be upon him) said: "Feed the hungry, relieve the distressed and visit the sick."

(7:39)

عن ابي هريرة قال قال رسول الله صلى الله عليه وسلم ما من يوم يصبح العباد فيه الا ملكان ينزلان فيقول احدهما اللهم اعط منفقاً خلفاً ويقول الآخر اللهم اعط ممسكاً تلفاً .

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "There is never a day wherein servants (of God) get up at morning, but are not visited by two angels." One of them says: "O Allah, give him more who spends (for the sake of Allah)," and the other says: "O Allah, bring destruction to one who withholds."

(7:40)

عن عائشة ام المؤمنين قالت قال رسول الله صلى الله عليه وسلم اسرعكن لحاقابي اطولكن يدا قالت فكن يتطا ولن ايتهن اطول يدا قالت فكانت اطولنا يدا زينب لانها كانت تعمل بيدها و تصدق .

'A'isha, the Mother of the Faithful, reported that Allah's Messenger (may peace be upon him) said: "One who has the longest hands amongst you would meet me most immediately." She further said: "They (the wives of Allah's Apostle, may peace be upon him) used to measure the hands as to whose hand was the longest and it was the hands of Zainab that was the longest amongst them, as she used to work with her hand and spend (that income) on charity."

(7:41)

عن ابي هريرة ان النبي صلى الله عليه وسلم قال ما يسرنى ان لى احداً ذهباً تأتى على ثالثة وعندى منه دينار الا دينار ارصده لدين على
عن ابي ذر قال كنت امشى مع النبي صلى الله عليه وسلم فى حرة المدينه عشاء ونحن ننظر الى احد فقال لى رسول الله صلى الله عليه وسلم يا ابا ذر قال قلت لبيك يا رسول الله قال ما احب ان احدا ذاك عندى ذهب امسى ثالثة عندى منه دينار الا دينارا ارصده لدين الا ان اقول به فى عباد الله هكذا حثابين يديه وهكذا عن يمينه وهكذا عن شماله قال ثم مشينا فقال يا اباذر قال قلت لبيك يا رسول الله قال ان الاكثرين هم الاقلون يوم القيامة الا من قال هكذا وهكذا وهكذا مثل ماصنع فى المرة الاولى قال ثم مشينا قال يا اباذر كما انت حتى آتيك قال فانطلق حتى توارى عنى قال سمعت لغطاً وسمعت صوتاً قال فقلت لعل رسول الله صلى الله عليه وسلم عرض له قال فهممت ان اتبعه قال ثم ذكرت قوله لا تبرح حتى آتيك قال فانظرته فلما جاء ذكرت له الذى سمعت قال فقال ذاك جبريل اتانى فقال من مات من امتك لا يشرك بالله شيئاً دخل الجنة قال قلت وان زنى وان سرق قال وان زنى وان سرق .

Abu Huraira reported that the Prophet (may peace be upon him) said: "Nothing is more delighting to me than this that Uhud should be of gold for me, and no dinar is left with me out of it before three nights pass except a *dinar* which I would set aside for the repayment of debt upon me."

Abu Dharr reported: I walked with the Messenger of Allah (may peace be upon him) on the stony ground of Medina in the afternoon and we were looking at the Uhud. The Messenger of Allah (may peace be upon him) said: "Abu Dharr!" I said: "Messenger of Allah (may peace be upon him) I am here at thy beck and call." He said: "What I desire is that uhud be gold with me and three nights should pass and there is left with me any dinar but one coin which I would keep to pay debt. (I love) to spend it among the servants of Allah like this and he pointed in front of him, and on his right side and on his left side." He then proceeded on and he said: "Abu Dharr." I said: At thy beck and call, Messenger of Allah (may peace be upon him). He (the Holy Prophet, may peace be upon him) said: "The rich would be poor on the Day of Resurrection, but he who spent like this and like this and like this, and he pointed as at the first time." We again went on when he said: "Abu Dharr! stay where you are till I come back to you." He (the Holy Prophet, may peace be upon him) then moved on till he disappeared from my sight. He (Abu Dharr) said: I heard a sound and I heard a noise. I said (to myself) The Messenger of Allah (may peace be upon him) might have met (mishap or any enemy). I wished to follow him but I remembered his command for not departing till he would come back. So I waited for him, and when he came I made a mention of what I heard. He said: It was Gabriel, who came to me and said: "He who dies among your *Ummah* without associating anything with Allah would enter Paradise. I said: Even if he committed fornication or theft? He said: "Even if he committed fornication or theft."

(7:42)

عن الاحنف بن قيس قال قدمت المدينة فيينا انا في حلقة فيها ملا من قريش اذ جاء رجل اخشن الثياب اخشن الجسد اخشن الوجه فقام عليهم فقال بشر الكانزين برضف يحمى عليه في نارجهنم فيوضع على حلمة ثدى احدهم حتى يخرج من نغض كتفيه ويوضع على نغض كتفيه حتى يخرج من حلمة ثدييه يتزلزل قال فوضع القوم رؤسهم فمارأيت احدا منهم رجع اليه شيئا قال فادبر واتبعته حتى جلس الى سارية فقلت مارأيت هؤلاء الا كرهوا ماقلت لهم قال ان

هُؤَلاءِ لَا يَعْقِلُونَ شَيْئًا إِنْ خَلِيلِي أَبَا الْقَاسِمِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ دَعَانِي فَاجَبْتُهُ فَقَالَ
اتْرَى أَحَدًا فَنظَرْتُ مَا عَلَى مِنَ الشَّمْسِ وَأَنَا أَظُنُّ أَنَّهُ يَبْعَثُنِي فِي حَاجَةٍ لَهُ فَقُلْتُ إِرَاهُ
فَقَالَ مَا يَسْرُنِي إِنْ لِي مِثْلُهُ ذَهَبًا أَنْفَقَهُ كُلَّهُ إِلَّا ثَلَاثَةً دَنَّا نِيرْثُهُمْ هُؤَلاءِ يَجْمَعُونَ الدُّنْيَا
لَا يَعْقِلُونَ شَيْئًا قَالَ قُلْتُ مَالِكَ وَلَا خَوْتُكَ مِنْ قَرِيشٍ لَا تَعْتَرِيهِمْ وَتَصِيبُ مِنْهُمْ
قَالَ لَا وَرَبِّكَ لَا أَسْأَلُهُمْ عَنْ دُنْيَا وَلَا اسْتَفْتِيَهُمْ عَنْ دِينٍ حَتَّى الْحَقُّ بِاللَّهِ وَرَسُولُهُ .

Ahnaf b. Qais reported: I came to Medina and when I was in the company of the grantees of Quraish, a man with crude body and an uncouth face wearing coarse clothes came there. He stood up before them and said: "Give glad tidings to those who amass riches of the stones which would be heated in the Fire of Hell, and would be placed at the tick of the chest till it would project from the shoulder bone, and would be put on the shoulder bone till it would project from the tick of his chest, and it (this stone) would continue passing and repassing (from one side to the other). He (the narrator) said: "Then people hung their heads and I saw none among them giving any answer." He then returned and I followed him till he sat near a pillar. I said: "I find that these (people) disliked what you said to them." He said: "they do not understand anything." My friend Abu'l Qasim (Muhammad) (may peace be upon him) called me and I responded to him, and he said: "Do you see Uhud? I saw the sun (shining) on me and I thought that he would send me on an errand for him. So I said: I see it. Upon this he said: Nothing would delight me more than this that I would have gold like it (equal to the bulk of Uhud), and I should spend it all except three dinars. (How sad it is) that they hoard worldly riches, and they know nothing. I said: "What about you and your brothers Quraish? You do not go to them for any need and do not accept anything from them." He said: By Allah, I neither beg anything from them (from worldly goods), nor do I ask them anything about religion till I meet my Allah and His Messenger (may peace be upon him).

(7: 43)

عن علي بن ابي طالب وابي الدرداء وابي هريرة وابي امامة الباهلي و
عبدالله بن عمر وعبدالله بن عمرو و جابر بن عبد الله و عمران بن الحصين كلهم
يحدث عن رسول الله صلى الله عليه وسلم انه قال من ارسل بنفقة في سبيل الله
واقام في بيته فله بكل درهم سبع مائة درهم ومن غزا بنفسه في سبيل الله وانفق في
وجه ذلك فله بكل درهم سبع مائة الف درهم ثم تلا هذه الآية والله يضاعف لمن
يشاء

‘Ali b. Abu Talib, Abu Darda’, Abu Huraira, Abu Umamah, al-Bahili, ‘Abdullah b. ‘Amar, ‘Abdullah b. ‘Umar, Jabir b. ‘Abdullah and ‘Imran b. Husain reported from the Messenger of Allah (may peace be upon him): “One who despatches sums of money and sustenance to the fighters in the cause of Allah and himself stays back (from the battle-field), will be rewarded seven hundred times for each dirham which he thus despatches. And who himself fights in the cause of Allah and also spends money to earn His (Allah’s) pleasure, will be rewarded seven hundred thousand times for each dirham that he spends.” Then he recited the following verse: “God multiplies for whom He wills.” (2: 261)

(7:44)

عن ابى مسعود الانصارى قال جاء رجل بناقاة مخطومة فقال هذه فى سبيل الله فقال رسول الله صلى الله عليه وسلم لك بها يوم القيامة سبعمائة ناقاة كلها مخطومة

عن ابى مسعود الانصارى قال جاء رجل الى النبى صلى الله عليه وسلم فقال انى ابدع بى فاحملنى فقال ما عندى فقال رجل يا رسول الله انا ادله على من يحمله فقال رسول الله صلى الله عليه وسلم من دل على خير فله مثل اجر فاعله

It has been narrated on the authority of Abu Mas‘ud al-Ansari who said: “A man brought a muzzled she-camel and said: “It is (offered) in the way of Allah.” The Messenger of Allah (may peace be upon him) said: “For this you will have seven hundred she-camels on the Day of Judgement all of which will be muzzled.”

It has been narrated on the authority of Abu Mas‘ud al-Ansari who said: A man came to the Messenger of Allah (may peace be upon him) and said: “My riding beast has been killed, so give me some animal to ride upon. He (the Holy Prophet, may peace be upon him) said: I have none with me. A man said: Messenger of Allah (may peace be upon him), I can guide him to one who will provide him with a riding beast. The Messenger of Allah (may peace be upon him) said: One who guides to something good has a reward similar to that of its doer.

(7:45)

عن عطاء بن يزيد الليثى أن أبا سعيد الخدرى . رضى الله عنه . حدثه قال : قيل : يا رسول الله ، أى الناس أفضل ؟ فقال رسول الله صلى الله عليه

وسلم : مؤمن من يجاهد في سبيل الله بنفسه وماله قالوا ثم من قال مؤمن في شعب من الشعاب يتقى الله ويدع الناس من شره .

Abu Sa'id Khudri reported that it was said: Allah's Messenger (may peace be upon him) which of the people is the best? Thereupon Allah's Messenger (may peace be upon him) said: "The believer who strives hard for the cause of Allah with his life and his property." They (the companions) said: "Who is then (the best man)?" He (may peace be upon him) said: "One who is in a path out of the numerous paths of mountains fears Allah and people from the evil of this (path)."

(7:46)

عن عبد الله بن عمر ان رسول الله صلى الله عليه وسلم قال وهو على المنبر وهو يذكر الصدقة والتعفف عن المسألة اليد العليا خير من اليد السفلى واليد العليا المنفقة والسفلى السائلة

عن حكيم بن حزام ان رسول الله صلى الله عليه وسلم قال افضل الصدقة اواخر الصدقة عن ظهر غنى واليد العليا خير من اليد السفلى وابدأ بمن تعول

'Abdullah b. 'Umar reported that as Allah's Messenger (may peace be upon him) was sitting on the pulpit and talking about *sadaqa* and abstention from begging, he said: "The upper hand is better than the lower one, the upper being the one which bestows and the lower one which begs."

Hakim b. Hizam reported Allah's Messenger (may peace be upon him) saying this: "The most excellent *sadaqa* or the best of *sadaqa* is that after giving which the (giver) remains rich and the upper hand is better than the lower hand, and begin from the members of your household."

(7:47)

عن ابي هريرة انه سمع النبي صلى الله عليه وسلم يقول ان ثلاثة في بني اسرائيل ابرص واقرع واعمى فاراد الله ان يبتليهم فبعث اليهم ملكا فاتى الابرص فقال اى شئ احب اليك قال لون حسن وجلد حسن ويذهب عني الذي قد قدرني الناس قال فمسحه فذهب عنه قدره وأعطى لوناً حسناً وجلداً حسناً قال

فأى المال أحب اليك قال الابل اوقال البقر شك اسحق الا ان الابرص او الاقرع قال احدهما الابل وقال الآخر البقر قال فاعطى ناقة عشراء فقال بارك الله لك فيها قال فاتى الاقرع فقال اى شئى أحب اليك قال شعر حسن ويذهب عنى هذا الذى قد قذرني الناس قال فمسحه فذهب عنه واعطى شعراً حسناً قال فأى المال أحب اليك قال البقر فاعطى بقرة حاملا فقال بارك الله لك فيها قال فاتى الاعمى فقال اى شئى أحب اليك قال ان يرده الله الى بصرى فابصر به الناس قال فمسحه فرد الله اليه بصره قال فأى المال أحب اليك قال الغنم فاعطى شاة والداً فانتج هذان وولد هذا قال فكان لهذا واد من الابل ولهذا واد من البقر ولهذا واد من الغنم قال ثم انه اتى الابرص فى صورته وهيته فقال رجل مسكين قد انقطعت بى الحبال فى سفرى فلا بلاغ لى اليوم الا بالله ثم بك اسالك بالذى اعطاك اللون الحسن والجلد الحسن والمال بعيرا اتبلغ عليه فى سفرى فقال الحقوق كثيرة فقال له كأتى اعرفك ألم تكن ابرص يقدرك الناس فقيراً فاعطاك الله فقال انها ورثت هذا المال كابرا عن كابر فقال ان كنت كاذباً فصيرك الله الى ما كنت قال واتى الاقرع فى صورته فقال له مثل ما قال لهذا ورد عليه مثل ما رد على هذا فقال ان كنت كاذباً فصيرك الله الى ما كنت قال واتى الاعمى فى صورته وهيته فقال رجل مسكين وابن سبيل انقطعت بى الحبال فى سفرى فلا بلاغ لى اليوم الا بالله ثم بك اسألك بالذى رد عليك بصرك شاة اتبلغ بها فى سفرى فقال قد كنت اعمى فرد الله الى بصرى فخذ ماشئت ودع ماشئت فوالله لا اجهدك اليوم شيئاً اخذته الله فقال امسك مالك فانما ابتليتكم فقد رضى عنك وسخط على صاحبيك

Abu Huraira reported that he heard Allah's Messenger (may peace be upon him) as saying: There were three persons in Bani Isra'il, one suffering from leprosy, the other bald-headed and the third one blind. Allah decided to test them. So He sent an angel who came to one who was suffering from leprosy and said: "Which thing do you like most?" He said: "Beautiful colour and fine skin and removal of that which makes me detestable in the eye of people." He wiped him and his illness was no more and he was conferred upon beautiful colour and beautiful skin. He (the angel) again said: "Which property do you like most?" He said: "Camels, or he said: The cow — the narrator is, however, doubtful about it, but (out of the persons) suffering from

leprosy or baldness, one of them definitely said: The camel. And the other one said: "Cow." And he (one who demanded camel) was bestowed upon a she-camel, in an advanced stage of pregnancy, and while giving he said: May Allah bless you in this. Then he came to the bald-headed person and said: "Which thing do you like most?" He said: "Beautiful hair and that (this baldness) may be removed from me because of which people hate me." He wiped his body and his illness was removed and he was bestowed upon beautiful hair, and the angel said: "Which wealth do you like most?" He said: "The cow." And he was given a pregnant cow and while handing it over to him he (the angel) said: "May Allah bless you in this!" Then he came to the blind man and he said: "Which thing do you like most?" He said: "Allah should restore my eyesight so that I should be able to see people with the help of that." He wiped his body and Allah restored to him his eyesight, and he (the angel) also said: "Which wealth do you like most?" He said: "The flock of sheep." And he was given a pregnant goat and that gave birth to young ones and it so happened that one valley abounded in camels and the other one in goats and the third one in sheep. He then came to one suffering from leprosy in his (old) form and shape and he said: "I am a poor person and my provision has run short in my journey and there is none to take me to my destination except with the help of Allah and your favour; I beg to you in His name Who gave you fine colour and fine skin, and the camel in the shape of wealth (to confer upon me) a camel which should carry me in my journey." He said: "I have many responsibilities to discharge." Thereupon he said: "I perceive as if I recognise you. Were you not suffering from leprosy whom people hated and you were a destitute and Allah conferred upon you (wealth)." He said: "I have inherited this property from my forefathers." Thereupon he said: "If you are a liar may Allah change you to that very position in which you had been." He then came to the one who was bald-headed in his (old) form and said to him the same what he said to him (one suffering from leprosy) and he gave him the same reply as he had given him and he said: "If you are a liar, may Allah turn you to your previous position in which you had been." And then he came to the blind man in his (old) form and shape and he said: "I am a destitute person and a wayfarer. My provisions have run short and today there is no way to reach the destination but with the help of Allah and then your help and I beg of you in the (name) of One Who restored your eyesight and gave you the flock of sheep to give me a sheep by which I should be able to make my provisions for the journey." He said: "I was blind and Allah restored to me my eyesight. You take

whatever you like and leave whatever you like. By Allah, I shall not stand in your way today for what you take in the name of God.” Thereupon, he said: “You keep with you what you have (in your possession). The fact is that you three were put to test and Allah is with you and He is annoyed with your companions.”

(7:48)

عن ابي هريرة عن النبي صلى الله عليه وسلم قال بينا رجل بفلاة من الارض فسمع صوتاً في سحابة اسق حديقة فلان فتنحى ذلك السحاب فافرغ ماءه في حرة فاذا شرجة من تلك الشراج قد استوعبت ذلك الماء كله فاتبع الماء فاذا رجل قائم في حديقته يحول الماء بمسحاته فقال له يا عبد الله ما اسمك قال فلان للاسم الذي سمع في السحابة فقال له يا عبد الله لم تسألني عن اسمي فقال اني سمعت صوتاً في السحاب الذي هذا ماؤه يقول اسق حديقة فلان لاسمك فما تصنع فيها قال اما اذ قلت هذا فاني انظر الى ما يخرج منها فاتصدق بثلثه وآكل انا و عيالي ثلثا و اورد فيها ثلثه

Abu Huraira reported: “While a person was in the wilderness he heard a voice from the cloud (commanding it thus): Irrigate the garden of so and so. (After that the clouds slinked aside and poured water on a stony ground. It filled a channel amongst the channels of that land and that person followed that water and he found a person standing in the garden busy in changing the course of water with the help of a hatchet. He said to him: “Servant of Allah, what is your name?” He said: “So and so.” And it was that very name which he had heard from the clouds, and he said to him: “Servant of Allah, why do you ask me my name?” He said: “I heard a voice from the clouds of which it is the downpour, saying: “Water the garden of so and so, like your name. What do you do (for the favour) shown to you by Allah in this matter?” He said: “Now as you state so, I look what yield I get from it, and I give one-third as charity out of it and I and my children eat one-third of it and onethird I return to it as investment.”

(7: 49)

عن عدى بن حاتم قال سمعت النبي صلى الله عليه وسلم يقول من استطاع منكم ان يستتر من النار و لو بشق تمره فليفعل

عن المنذر بن جرير عن ابيه قال كنا عند رسول الله صلى الله عليه وسلم في صدر النهار قال فجاءه قوم حفاة عراة مجتابى النهار والعباء متقلدى السيوف عامتهم من مضر بل كلهم من مضر فتمعر وجه رسول الله صلى الله عليه وسلم لما رأى بهم من الفاقة فدخل ثم خرج فامر بلالا فاذن واقام فصلى ثم خطب فقال يا ايها الناس اتقوا ربكم الذى خلقكم من نفس واحدة الى آخر الآية ان الله كان عليكم رقيبا والآية التى فى الحشر اتقوا الله ولتنظر نفس ما قدمت لغد واتقوا الله تصدق رجل من ديناره من درهمه من ثوبه من صاع بره من صاع تمره حتى قال ولو بشق تمرة قال فجاء رجل من الانصار بصرة كادت كفه تعجز عنها بل قدعجزت قال ثم تتابع الناس حتى رأيت كومين من طعام وثياب حتى رأيت وجه رسول الله صلى الله عليه وسلم يتهلل كأنه مذهب فقال رسول الله صلى الله عليه وسلم من سن فى الاسلام سنة حسنة فله اجرها واجر من عمل بها بعده من غير ان ينقص من اجورهم شئ ومن سن فى الاسلام سنة سيئة كان عليه وزرها ووزر من عمل بها من بعده من غير ان ينقص من اوزارهم شئ

‘Adi b. Hatim reported that he heard Allah’s Messenger (may peace be upon him) as saying: “He who among you can protect himself against Fire, he should do so, even if it should be with half of a date.”

Mundhir b. Jarir reported on the authority of his father: While we were in the company of the Messenger of Allah (may peace be upon him) in the early hours of the morning, some people came there (who) were barefooted, naked, wearing striped woolen clothes, or cloaks, with their swords hung (around their necks). Most of them, nay, all of them belonged to the tribe of Mudar. The colour of the face of the Messenger of Allah (may peace be upon him) underwent a change when he saw them in poverty. He then entered (his house) and came out and commanded Bilal (to pronounce Adhan). He pronounced Adhan and Iqama, and he (the Holy Prophet, may peace be upon him) observed prayer (along with his Companions) and then addressed (them reciting verses of the Holy Qur’an): “O people fear your Lord, Who created you from a single being” to the end of the verse, “Allah is ever a Watcher over you”. He then recited a verse of *Sura Hashr*: “Fear Allah, and let every soul consider that which it sends forth for tomorrow and fear Allah”. (Then the audience began to vie with one another in giving charity). Some donated a dinar, others a dirham, still others clothes,

some donated a *sa'* of wheat, some a *sa'* of dates; till he (the Holy Prophet, may peace be upon him) said: (Bring) even if it is half a date. Then a person from among the Ansar came there with a money bag which the hands could scarcely lift; in fact, they could not. Then the people followed continuously, till I saw two heaps of eatables and clothes, and I saw the face of the Messenger of Allah (may peace be upon him) glittering like gold (on account of joy). The Messenger of Allah (may peace be upon him) said: "He who sets a good precedent in Islam there is a reward for him for this (act of goodness) and reward of that also who acted according to it subsequently, without any deduction from their rewards; and he who sets in Islam an evil precedent, there is upon him the burden of that, and the burden of him also who acted upon it subsequently, without any deduction from their burden."

(7:50)

عن ابى هريرة عن النبى صلى الله عليه وسلم قال مثل المنفق والمتصدق
كمثل رجل عليه جبتان او جبتان من لدن ثديهما الى تراقيهما فاذا اراد المتفق (وقال
الآخر فاذا اراد المتصدق) ان يتصدق سبغت عليه اومرت واذا اراد البخيل ان
ينفق قلصت عليه واخذت كل حلقة موضعها حتى تجن بنانه وتعفو اثره قال فقال
ابو هريرة فقال يوسعها فلا تتسع

Abu Huraira reported that the likeness of one who spends or one who gives charity is that of a person who has two cloaks or two coats-of-mail over him right from the breast to the collar bones. And when the spender (and the other narrator said, when the giver of charity) makes up his mind to give charity, it (coat-of-mail) becomes expanded for him. But when a miserly person intends to spend, it contracts and every ring grips the place where it is. For the giver of charity, this coat-of-mail expands enough as to cover his whole body and obliterates even his footprints. Abu Huraira said: "(The miserly man) tries to expand it (the coat-of-mail) but it does not expand."

(7:51)

عن ابى هريرة يبلغ به الارجل يمنح اهل بيت ناقة تغدو بعس و تروح
بعس ان اجرها لعظيم

It is narrated on the authority of Abu Huraira (that the Messenger of Allah, may peace be upon him) said: "Of course the person who gives to the family a she-camel as a gift, which gives milk morning and evening equal to the large bowl, its reward (the reward of this gift) is great."

(7:52)

عن عائشة قالت قال رسول الله صلى الله عليه وسلم اذا انفقت المرأة من طعام بيتها غير مفسدة كان لها اجرها بما انفقت ولزوجها اجره بما كسب وللخازن مثل ذلك لا ينقص بعضهم اجر بعض شيئا وفي رواية من طعام زوجها

'A'isha reported Allah's Messenger (may peace be upon him) as saying: When a woman gives in charity some of the food in her house, without causing any damage, there is reward for her for whatever she has given, and a reward for her husband for what he earned. The same applies to the trustee. In no respect does the one diminish the reward of the other.

This *hadith* has been transmitted by Mansur with the same chain of transmitters (with this alteration of words): "from the food of her husband."

(7:53)

عن ابي هريرة عن النبي صلى الله عليه وسلم قال قال رجل لاتصدقن الليلة بصدقة فخرج بصدقته فوضعها في يد زانية فاصبحوا يتحدثون تصدق الليلة على زانية قال اللهم لك الحمد على زانية لاتصدقن بصدقة فخرج بصدقته فوضعها في يد غني فاصبحوا يتحدثون تصدق على غني قال اللهم لك الحمد على غني لاتصدقن بصدقة فخرج بصدقته فوضعها في يد سارق فاصبحوا يتحدثون تصدق على سارق فقال اللهم لك الحمد على زانية وعلى غني وعلى سارق فاتي فقيل له اما صدقتك فقد قبلت اما الزانية فلعلها تستعف بها عن زناها ولعل الغني يعتبر فينفق مما اعطاه الله ولعل السارق يستعف بها عن سرقة

Abu Huraira reported Allah's Apostle (may peace be upon him) as saying: "A man expressed his intention to give charity, so he came out with charity and placed it in the hand of an adultress. In the

morning, the people were talking and saying: 'Charity was given to an adultress last night.' He (the giver of *sadaqa*) said: 'O Allah, to Thee be the praise, to an adultress!' He then again expressed his intention to give charity; so he went out with the charity and placed it in the hand of a rich person. In the morning the people were talking and saying: 'Charity was given to a rich person.' He (the giver of charity) said: 'O Allah, to Thee be the praise, to a well-to-do person!' He then expressed his intention to give charity, so he went out with charity and placed it in the hand of a thief. In the morning, the people were talking and saying: 'Charity was given to a thief.' So (one of the persons) said: 'O Allah, to Thee be the praise (what a misfortune it is that charity has been given to) the adultress, to a rich person, to a thief!' There came (the angel to him) and he was told: 'Your charity has been accepted.' As for the adultress (the charity might become the means) whereby she might restrain herself from fornication. The rich man might perhaps learn a lesson and spend from what Allah has given to him, and the thief might thereby refrain from committing theft."

(7:54)

عن همام بن منبه قال هذا ما حدثنا ابو هريرة عن محمد رسول الله صلى الله عليه وسلم فذكر احاديث منها وقال رسول الله صلى الله عليه وسلم لا تصم المرأة وبعلمها شاهد الا باذنه ولا تأذن في بيته وهو شاهد الا باذنه وما انفقت من كسبه من غير امره فان نصف اجره له

Hamam b. Munabbih said: "These are some of the *ahadith* of Muhammad, the Messenger of Allah (may peace be upon him), transmitted to us on the authority of Abu Huraira. So he narrated one hadith out of them (as this): The Messenger of Allah (may peace be upon him) said: "No woman should observe fast when her spouse is present (in the house) but with his permission. And she should not admit any (*mahram*) in his house, while he (her husband) is present, but with his permission. And whatever she spends from his earnings without his sanction, for him is half the reward."

(7:55)

عن عمير مولى ابي اللحم قال كنت مملوكا فسألت رسول الله صلى الله عليه وسلم أتصدق من مال موالى بشئ قال نعم والاجر بينكما نصفان

عن عمير مولى أبى اللحم قال امرنى مولائى ان اقدد لحماً فيجاءنى مسكين فاطعمته منه فعلم بذلك مولائى فضربنى فاتيت رسول الله صلى الله عليه وسلم فذكرت ذلك له فدعاه فقال لم ضربته فقال يعطى طعامى بغير ان امره فقال الاجر بينكما

'Umair, the freed slave of Abi'l Lahm reported I was the slave (of Abu'l Lahm). I asked the Messenger of Allah (may peace be upon him) if I could give some charity out of my master's wealth. He said: "Yes, and the reward is half and half between you two."

'Umair, the freed slave of Abi'l Lahm said: "My master commanded me to cut some meat in strips; (as I was doing it) a poor man came to me and I gave him some of it to eat. My master came to know of that, and he beat me. I came to the Messenger of Allah (may peace be upon him) and narrated it to him. He (the Holy Prophet, may peace be upon him) summoned him and said: "Why did you beat him?" He (Abi'l Lahm) said: "He gives away my food without being commanded to do so." Upon this he (the Holy Prophet, may peace be upon him) said: "The reward would be shared by you two."

(7:56)

عن ابى هريرة عن رسول الله صلى الله عليه وسلم قال ما نقصت صدقة من مال وما زاد الله عبداً بعفو الا عزاً وما تواضع احد لله الا رفعه الله .

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "Charity does not in any way decrease the wealth and the servant who forgives, Allah adds to his respect, and the one who shows humility Allah elevates him in the estimation (of the people)."

(7:57)

عن عقبة بن عامر يقول سمعت رسول الله صلى الله عليه وسلم يقول : كل امرئ فى ظل صدقته حتى يفصل بين الناس او قال يحكم بين الناس .

'Aqba b. 'Amir used to say: "I heard Allah's Messenger (may peace be upon him) to say: "Every man would be (on the Day of Resurrection) under the shade of his *sadaqa* till judgement is made among the people (or the narrator felt doubt that he said) till the matter is decided among the people."

عن ابى كبشة انه سمع رسول الله صلى الله عليه وسلم يقول : ثلاثة أقسم عليهن واحدكم حديثا فاحفظوه قال : مانقص مال عبد من صدقة ، ولا ظلم عبد مظلمة فصبر عليها إلا زاده الله عزا . ولا فتح عبد باب مسئلة الا فتح الله عليه باب فقر او كلمة نحوها . واحدكم حديثا فاحفظوه قال : انما الدنيا لاربعة نفر: عبد رزقه الله مالا و علما فهو يتقى فيه ربه ، ويصل فيه رحمه ، ويعلم الله فيه حقا ، فهذا بافضل المنازل . وعبد رزقه الله علما ولم يرزقه مالا ، فهو صادق النية يقول : لو ان لى مالا لعملت بعمل فلان فهو نيته فاجرهما سواء . و عبد رزقه الله مالا ولم يرزقه علما ، فهو يخبط فى ماله بغير علم لا يتقى فيه ربه ، ولا يصل فيه رحمه ، ولا يعلم الله فيه حقا ، فهذا باخث المنازل . و عبد لم يرزقه الله مالا ولا علما فهو يقول : لو ان لى مالا لعملت فيه بعمل فلان فهو نيته فوزهما سواء .

Abu Kabasha 'Anmari reported that he heard Allah's Messenger (may peace be upon him) as saying: "There are three things by which I swear and I narrate to you a *hadith* as well. Commit it to memory." He said: "The property of a person does not diminish by *sadaqa*; and there is no servant (of Allah) who is subjected to excesses and who shows patience over it, but Allah increases his honour; and no man opens a gate of begging but Allah opens a gate of destitution on him;" [the narrator has some doubt about the exact wording of the Holy Prophet (may peace be upon him) and says] or he said something similar. (The Holy Prophet further said): "And I tell you something, commit it to memory." He said, "The world is for four persons: First, a person whom Allah grants property and knowledge and he fears Allah in regard to them and treats his kith and kin kindly and recognises a right of Allah over these (things). Such a person enjoys an excellent place (in the sight of Allah); Second, a person whom Allah endows with knowledge but does not provide (abundant) provision to him but he has a good intention and says: 'Had I some wealth, I would have done such and such good work.' While it is his intention only, the reward of both the persons is equal; Third, a person whom Allah grants wealth but does not endow him with knowledge and who engrosses himself in his wealth without knowledge, nor does he fear his Lord nor does he treat his kith and kin kindly nor does he recognise any right of Allah in it, he is worst

person; Fourth, a person whom Allah provides neither wealth nor knowledge and who says: "Had I possessed property, I would have done such and such good deed therewith, 'and he has a bad intention only, the burden (of the sin) of both is equal.'"

Abu 'Isa said: "This is a *hasan Sahih hadith*."

(b) Extent of al-Infaq

حد الانفاق

(7:59)

عن مصعب بن سعد عن ابيه انه نزلت فيه آيات من القرآن قال حلفت ام سعد ان لا تكلمه ابدا حتى يكفر بدينه ولا تأكل ولا تشرب قالت زعمت ان الله وصابك بوالديك وانا امك وانا أمرك بهذا قال مكثت ثلاثاً حتى غشى عليها من الجهد فقام ابن لها يقال له عمارة فسقاها فجعلت تدعوا على سعد فانزل الله عز وجل في القرآن هذه الآية ووصينا الانسان بوالديه حسناً وان جاهداك على ان تشرك بى وفيها وصاحبها في الدنيا معروفاً قال واصاب رسول الله صلى الله عليه وسلم غنيمة عظيمة فاذا فيها سيف فاخذته فاتيت به الرسول صلى الله عليه وسلم فقلت نفلنى هذا السيف فانا من قد علمت حاله فقال رده من حيث اخذته فانطلقت حتى اذا اردت ان القيه في القبض لامتنى نفسى فرجعت اليه فقلت اعطينيه قال فشدلى صوته رده من حيث اخذته قال فانزل الله عز وجل يسألونك عن الانفال قال ومرضت فارسيت الى النبی صلى الله عليه وسلم فاتاني فقلت دعنى اقسام مالى حيث شئت قال فابى قلت فالنصف قال فابى قلت فالثلث قال فسكت فكان بعد الثلث جائزاً قال واتي على نفر من الانصار والمهاجرين فقالوا تعال نطعمك و نسقيك خمرأ وذلك قبل ان تحرم الخمر قال فاتيتهم في حش والحش البستان فاذا رأس جزور مشوى عندهم وزق من خمر قال فاكلت وشربت معهم قال فذكرت الانصار والمهاجرين عندهم فقلت المهاجرون خير من الانصار قال فاخذ رجل احد لحى الرأس فضربنى به فجرح بانفى فاتيت رسول الله صلى الله عليه وسلم فاخبرته فانزل الله عز وجل في يعنى نفسه شأن الخمر انها الخمر والميسر والانصاب والا زلام رجس من عمل الشيطان

Mus'ab b. Sa'd reported on the authority of his father that many verses of the Qur'an had been revealed in connection with him. His mother Umm Sa'd had taken oath that she would never talk with

him until he abandoned his faith, and she would neither eat nor drink and said: "Allah has commanded you to treat well your parents and I am your mother and I command you to do this." She passed three days in this state until she fainted because of extreme hunger and at that time her son whose name was 'Umara stood up and served her drink and she began to curse Sa'd that Allah, the Exalted and Glorious, revealed these verses of the Holy Qur'an: "And We have enjoined upon a person goodness to his parents but if they contend with thee to associate (others) with Me of which you have no knowledge, then obey them not"; Treat them with customary good in this world". He also reported that there fell to the lot of Allah's Messenger (may peace be upon him) huge spoils of war and there was one sword in them. I picked that up and came to Allah's Messenger (may peace be upon him) and said: "Bestow this sword upon me (as my share in the spoils of war) and you know my state." Thereupon he said: "Return it to the place from where you picked it up." I went back until I decided to throw it in a store but my soul repulsed me so I came back and asked him to give that sword to me. He said in a loud voice to return it to the place from where I had picked it up. It was on this occasion that this verse was revealed: "They asked about the spoils of war". He further said: "I once fell ill and sent a message to Allah's Apostle (may peace be upon him). He visited me and I said to him: "Permit me to distribute (in charity) my property as much as I like.' He did not agree. I said: "(Permit me to distribute) the third part, whereupon the kept quiet and it was after this (that the distribution of one's property in charity) to the extent of one-third was held valid." He further said: "I came to a group of persons of the Ansar and Muhajirin and they said: 'Come, so that we may serve you wine,' and it was before the use of wine had been prohibited. I went to them in a garden and there had been with them the roasted head of a camel and a small water-skin containing wine. I ate and drank along with them and there came under discussion the Ansar (Helpers) and Muhajirin (immigrants). I said: 'The immigrants are better than the Ansar,' that a person picked up a portion of the head (of the camel) and struck me with it that my nose was injured. I came to Allah's Messenger (may peace be upon him) and informed him of the situation, that Allah, the Exalted and Glorious, revealed verses pertaining to wine: Intoxicants and the games of chance and (sacrificing to) stones set up and (dividing by) arrows are only an uncleanness, the devil's work'."

(7:60)

وقال كعب رضى الله عنه قلت : يا رسول الله ان من توبتى ان انخلع من مالى صدقة الى الله والى رسوله صلى الله عليه وسلم قال : امسك عليك بعض مالك . فهو خير لك . قلت فانى امسك سهمى الذى بخير .

Ka'b (may Allah be pleased with him) reported: I said: "Allah's Messenger (may peace be upon him) verily, my repentance is that I am stripped of my wealth as *sadaqa* to (the cause of) Allah and His Messenger (may peace be upon him)." He (the Prophet, may peace be upon him) said: "Retain with you some of your property. It is better for you." I said: "I shall retain my portion of Khaiber with me."

(c) Quality of al-Infaq

كيفية الانفاق

(7:61)

عن ثوبان قال قال رسول الله صلى الله عليه وسلم افضل دينار ينفقه الرجل دينار ينفقه على عياله ودينار ينفقه الرجل على دابته فى سبيل الله ودينار ينفقه على اصحابه فى سبيل الله قال ابو قلابه وبدأ بالعيال ثم قال ابو قلابه واى رجل اعظم اجراً من رجل ينفق على عيال صغار يعفهم او ينفعهم الله به ويغنيهم .
عن ابي هريرة قال قال رسول الله صلى الله عليه وسلم دينار انفقته فى سبيل الله ودينار انفقته فى ربة ودينار تصدقت به على مسكين ودينار انفقته على اهلك اعظمها اجرا الذى انفقته على اهلك

عن خيثمة قال كنا جلوساً مع عبد الله بن عمرو اذ جاءه قهر مان له فدخل فقال اعطيت الرقيق قوتهم قال لا قال فانطلق فاعطهم قال قال رسول الله صلى الله عليه وسلم كفى بالمرء اثماً ان يحبس عمن يملك قوته *

عن جابر قال اعتق رجل من بنى عذرة عبداله عن دبر فبلغ ذلك رسول الله صلى الله عليه وسلم فقال ألك مال غيره فقال لا فقال من يشتريه منى فاشتراه نعيم بن عبد الله العدوى بثمانمائة درهم فجاء بها رسول الله صلى الله عليه وسلم فدفعها اليه ثم قال ابدأ بنفسك فتصدق عليها فان فضل شئ فلاهلك فان فضل عن اهلك شئ فلذى قرابتك فان فضل عن ذى قرابتك شئ فهكذا وهكذا يقول فبين يديك و عن يمينك وعن شمالك

انس بن مالك يقول كان ابو طلحة اكثر انصارى بالمدينة مالا وكان احب امواله اليه بيرحى وكانت مستقبله المسجد وكان رسول الله صلى الله عليه وسلم يدخلها ويشرب من ماء فيها طيب قال انس فلما نزلت هذه الآية لن تنالوا البر حتى تنفقوا مما تحبون قام ابو طلحة الى رسول الله صلى الله عليه وسلم فقال ان الله يقول في كتابه لن تنالوا البر حتى تنفقوا مما تحبون وان احب اموالى الى بيرحى وانها صدقة لله ارجو برها وذخرها عند الله فضعها يا رسول الله حيث شئت قال رسول الله صلى الله عليه وسلم بخ ذلك مال رابع ذلك مال رابع قد سمعت ماقلت فيها وانى ارى ان تجعلها فى الاقرين فقسّمها ابو طلحة فى اقاربه وبنى عمه .

عن ميمونة بنت الحارث انها اعتقت وليدة فى زمان رسول الله صلى الله عليه وسلم فذكرت ذلك لرسول الله صلى الله عليه وسلم فقال لو اعطيتها اخوالك كان اعظم لاجرك

عن زينب امرأة عبد الله قالت قال رسول الله صلى الله عليه وسلم تصدقن يا معشر النساء ولو من حليكن قالت فرجعت الى عبد الله فقلت انك رجل خفيف ذات اليد وان رسول الله صلى الله عليه وسلم قد امرنا بالصدقة فأتته فاسأله فان كان ذلك يجزى عنى والا صرفتها الى غيركم قالت فقال لى عبد الله بل أتيتك انت قالت فانطلقت فاذا امرأة من الانصار بيباب رسول الله صلى الله عليه وسلم حاجتى حاجتها قالت وكان رسول الله صلى الله عليه وسلم قد القيت عليه المهابة قالت فخرج علينا بلال فقلنا له اءت رسول الله صلى الله عليه وسلم فاخبره ان امرأتين بالباب تسألانك أن تجزى الصدقة عنهما على ازواجهما وعلى ايتام فى حجورهما ولا تخبره من نحن قالت فدخل بلال على رسول الله صلى الله عليه وسلم فسأله فقال له رسول الله صلى الله عليه وسلم من هما فقال امرأة من الانصار وزينب فقال رسول الله صلى الله عليه وسلم اى الزيانب قال امرأة عبد الله فقال له رسول الله صلى الله عليه وسلم لهما اجران اجر القرابة واجر الصدقة

ام سلمة قالت قلت يا رسول الله هل لى اجر فى بنى ابنى سلمة أنفق عليهم ولست بتاركتهم هكذا وهكذا انها هم بنى فقال نعم لك فيهم اجر ما انفقت عليهم

عن ابي مسعود البدرى عن النبى صلى الله عليه وسلم قال ان المسلم اذا

انفق على اهله نفقة و هو يحتسبها كانت له صدقة
عن اسماء قالت قلت يا رسول الله ان امي قدمت على وهي راغبة اوراها
أفاصلها قال نعم

Thauban reported Allah's Messenger (may peace be upon him) as saying: "The most excellent dinar is one that a person spends on his family, and the dinar which he spends on his animal in Allah's path, and the dinar he spends on his companions in Allah's path." Ab'i Qilaba (one of the narrators) said: "He (the narrator) started with family, and then Abu Qilaba said: "Who is the person with greater reward than a person who spends on young members of his family (and thus) preserves (saves them from want and by virtue of which) Allah brings profit for them and makes them rich."

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "Of the dinar you spend as a contribution in Allah's path, or to set free a slave, or as a *sadaqa* given to a needy, or to support your family, the one yielding the greatest reward is that which you spent on your family."

Khaithama reported: While we were sitting in the company of 'Abdullah b. 'Umar there came in his steward. He (Ibn 'Umar) said: "Have you supplied the provision to the slaves?" He said: "No." Upon this he said: "Go and give (the provision) to them, for the Messenger of Allah (may peace be upon him) has said: This sin is enough for a man that he withholds the subsistence from one whose master he is."

Jabir reported: A person from the Banu 'Udhra set a slave free after his death. This news reached the Messenger of Allah (may peace be upon him). Upon this he said: Have you any property besides it? He said: No. Upon this he said: Who would buy (this slave) from me? Na'aim b. 'Abdullah bought it for eight hundred dirhams and (this amount was) brought to the Messenger of Allah (may peace be upon him) who returned it to him (the owner), and then said: Start with your own self and spend it on yourself, and if anything is left, it should be spent on your family, and if anything is left (after meeting the needs of the family) it should be spent on relatives, and if anything is left from the family, it should be spent like this, like this. And he was saying: In front of you, on your right and on your left.

Anas b. Malik is reported as saying: Abu Talha was one among the Ansar of Medina who possessed the largest property and among his property he valued most was his garden known as Bairaha' which was opposite the mosque, and the Messenger of Allah (may peace be upon

(f) Remission to the Poor Debtor اعفاء المدين
(9: 22)

عن ابي سعيد الخدري قال اصيب رجل في عهد رسول الله صلى الله عليه وسلم في ثمار ابتاعها فكثر دينه فقال رسول الله صلى الله عليه وسلم تصدقوا عليه فتصدق الناس عليه فلم يبلغ ذلك وفاء دينه فقال رسول الله صلى الله عليه وسلم لغرمائه خذوا ما وجدتم وليس لكم الا ذلك

عائشة تقول سمع رسول الله صلى الله عليه وسلم صوت خصوم بالباب عالية اصواتها واذا احدهما يستوضع الآخر ويسترفقه في شئ وهو يقول والله لا افعل فخرج رسول الله صلى الله عليه وسلم عليها فقال اين المتالى على الله لا يفعل المعروف قال انا يا رسول الله فله اى ذلك احب

عن ابن شهاب حدثني عبد الله بن كعب بن مالك اخبره عن ابيه انه تقاضى ابن ابي حذر دينا كان له عليه في عهد رسول الله صلى الله عليه وسلم في المسجد فارتفعت اصواتها حتى سمعها رسول الله صلى الله عليه وسلم وهو في بيته فخرج اليهما رسول الله صلى الله عليه وسلم حتى كشف سجف حجرته ونادى كعب بن مالك فقال يا كعب فقال لييك يا رسول الله فاشار اليه بيده ان ضع الشطر من دينك قال كعب فد فعلت يا رسول الله قال رسول الله صلى الله عليه وسلم قم فاقضه

Abu Sa'id al-Khudri (Allah be pleased with him) reported that in the time of Allah's Messenger (may peace be upon him) a man suffered loss in fruits he had bought and his debt increased; so Allah's Messenger (may peace be upon him) told (the people) to give him charity and they gave him charity, but that was not enough to pay the debt in full, whereupon Allah's Messenger (may peace be upon him) said to his creditors: "Take what you find, you will have nothing but alms."

'A'isha (Allah be pleased with her) reported: Allah's Messenger (may peace be upon him) heard the voices of altercation of two disputants at the door; both the voices were quite loud. The one demanded some remission and desired that the other one should show leniency to him, whereupon the (other one) was saying: By Allah, I will not do that. Then there came Allah's Messenger (may peace be upon him) to them and said: "Where is he who swears by Allah that he would not do good?" He said: "Messenger of Allah, it is I." He may do as he desires.

'Abdullah b. Ka'b b. Malik reported from his father that he pressed in the mosque Ibn Abu Hadrad for the payment of the debt that he owed to him during the lifetime of Allah's Messenger (may peace be upon him). (In this altercation) their voices became loud, until Allah's Messenger (may peace be upon him) heard them, while he was in the house, so Allah's Messenger (may peace be upon him) came out towards them, and he lifted the curtain of his apartment and he called upon Ka'b b. Malik and said: O Ka'b. He said: "At thy beck and call, Allah's Messenger." He pointed out with the help of his hand to remit half of the loan due to him. Ka'b said: "Allah's Messenger I am ready to do that," whereupon Allah's Messenger (may peace be upon him) said (to Ibn Abu Hadrad): "Stand up and make him the payment (of the rest)."

(9:23)

عن ربيع بن حراش ان حذيفة حدثهم قال قال رسول الله صلى الله عليه وسلم تلقت الملائكة روح رجل ممن كان قبلكم فقالوا أعملت من الخير شيئاً قال لا قالوا تذكر قال كنت اداين الناس فأمر فتياني ان ينظرو المعسر ويتجوزوا عن الموسر قال قال الله عز وجل تجوزوا عنه

عن عبد الله بن ابي قتادة ان ابا قتادة طلب غريباً له فتواري عنه ثم وجده فقال انى معسر فقال آله قال الله قال فانى سمعت رسول الله صلى الله عليه يقول من سره ان ينجيه الله من كرب يوم القيامة فلينفس عن معسرٍ او يضع عنه

Hudhaifa reported Allah's Messenger (may peace be upon him) as saying: The angels took away the soul of a person who had lived among people who were before you. They (the angels) said: "Did you do anything good?" He said: "No." They said: "Try to recall." He said: "I used to lend to people and order my servants to give respite to one in straitened circumstances and give allowance to the solvent, Allah, the Exalted and Majestic," said (to the angels): "You should ignore (his failings)."

'Abdullah b. Abu Qatada reported that Abu Qatada (Allah be pleased with him) demanded (the payment of) his debt from his debtor but he disappeared; later on he found him and he said: By God. Upon this he (Qatada) said: I heard Allah's Messenger (may peace be upon him) as saying: "He who loves that Allah saves him from the torments of the Day of Resurrection should give respite to the insolvent or remit

(his debt).” This *hadith* has been narrated on the authority of Ayyub with the same chain of transmitters.

(9:24)

عن عبادة بن الوليد بن عبادة بن الصامت قال خرجت انا وابي نطلب العلم في هذا الحى من الانصار قبل ان يهلكوا فكان اول من لقينا ابا اليسر صاحب رسول الله صلى الله عليه وسلم ومعه غلام له معه ضمانة من صحف وعلى ابي اليسر بردة ومعافرى وعلى غلامه بردة ومعافرى فقال له ابي ياعم انى ارى في وجهك سفعة من غضب قال اجل كان لى على فلان ابن فلان الحرامى مال فاتيت اهله فسلمت فقلت ثم هو قالوا لا فخرج على ابن له جفر فقلت له اين ابوك قال سمع صوتك فدخل اريكة امى فقلت اخرج الى فقد علمت اين انت فخرج فقلت ماحملك على ان اختبأت منى قال انا والله احدثك ثم لا اكذبك خشيت والله ان احدثك فاكذبك وان اعدك فاخلفك وكنت صاحب رسول الله صلى الله عليه وسلم وكنت والله معسرا قال قلت لله قال الله قلت لله قلت لله قال الله قال فأتى بصحيفته فمحاها بيده فقال ان وجدت قضاء فاقضى والا انت في حل فاشهد بصر عيني هاتين ووضع اصبعيه على عيني وسمع اذنى هاتين ووعاه قلبى هذا وأشار الى مناط قلبه رسول الله صلى الله عليه وسلم هو يقول من انظر معسراً او وضع عنه اظله الله في ظله قال فقلت له انا ياعم لو انك اخذت بردة غلامك واعطيته معا فريك واخذت معافريه واعطيته بردتك فكانت عليك حلة وعليه حلة فمسح رأسى وقال اللهم بارك فيه يا بن اخى بصر عيني هاتين وسمع اذنى هاتين ووعاه قلبى هذا وأشار الى مناط قلبه رسول الله صلى الله عليه وسلم وهو يقول اطعموهم مما تأكلون والبسوهم مما تلبسون وكان ان اعطيته من متاع الدنيا اهون على من ان يأخذ من حسناتى يوم القيامة

‘Ubada b. Walid b. Samit reported: I and my father set out in search of knowledge to a tribe of the *Ansar* before their death (i.e. before the Companions of the Holy Prophet left the world) and I was the first to meet Abu Yasar, a Companion of Allah’s Messenger (may peace be upon him) and there was a young man with him who carried the record of letters with him and there was a mantle prepared by the tribe of Ma’afiri upon him. And his servant too had a Ma’afiri mantle over him. My father said to him: My uncle, I see the signs of anger or

that of agony on your face. He said: Yes, such and such person, the son of so and so, of the tribe of Harami owed me a debt. I went to his family, extended salutations and said: Where is he? They said: He is not here. Then came out to me his son who was at the threshold of his youth. I said to him: Where is your father? He said: No sooner did he hear your sound than he hid himself behind my mother's bedstand. I said to him: Walk out to me, for I know where you are. He came out. I said to him: What prompted you to hide yourself from me? He said: By God, whatever I would say to you would not be a lie. By Allah, I fear that I should tell a lie to you and in case of making promise with you I should break it, as you are the Companion of Allah's Messenger (may peace be upon him). The fact is that I was hard up in regard to money. I said: Do you adjure by Allah? He said: I adjure by Allah. I said: Do you adjure by Allah? He said: "I adjure by Allah." I said: "Do you adjure by Allah?" He said: "I adjure by Allah." Then he brought his promissory note and he wrote off (the debt) with his hand and said: Make payment when you find yourself solvent enough to pay me back; if you are not, then there is no liability upon you. These two eyes of mine saw, and he (Abdu'l Yasar) placed his fingers upon his eyes and these two ears of mine heard and my heart retained, and he pointed towards his heart that Allah's Messenger (may peace be upon him) said: He who gives time to one who is financially hard up (in the payment of debt) or writes off his debt, Allah will provide him His shadow. I said to him: "My uncle: if you get the cloak of your servant and you give him your two clothes, or take his two clothes of Ma'afir and give him your cloak, then there would be one dress for you and one for him." He wiped my head and said: "O Allah, bless the sons of my brother, O, sons of my brother, these two very eyes of mine saw and these two ears of mine listened to and this heart of mine retained this, and he pointed towards the heart that Allah's Messenger (may peace be upon him) said: Feed them (the servants) and clothe them (the servants) what you wear, and if I give him the goods of the world, it is easy for me than this that he should take my virtues on the Day of Resurrection. . . ."

(9: 25)

عن جابر ان النبي صلى الله عليه وسلم امر بوضع الجوائح .

Jabir (Allah be pleased with him) reported that Allah's Messenger (may peace be upon him) commanded to make deductions in the payment of that stricken with a calamity.

Chapter 8

MARKET MECHANISM

In the Islamic economy, other things remaining the same price are determined by free operation of market forces. The Holy Prophet (may peace be upon him) discouraged any interference in the process of price determination by the state or individuals. Besides refusing to take any direct action, he prohibited those business practices which could lead to market imperfections. Consequently, stock-holding, speculation, oligarchic collusions, concealment of vital information about the product and selling by false vows (which could be compared to misleading advertisements of the present day) were prohibited by the Holy Prophet (may peace be upon him). Thus the Holy Prophet (may peace be upon him) nullified the influence of *economic power* on price mechanism. Simultaneously, he discounted exploitation of the ignorant by the informed. In the contemporary society these instructions could be made a basis for a voluntary code of conduct for the business community. Besides legal injunctions there are a number of moral principles. The business community has been instructed to be honest, truthful and magnanimous in mutual dealings. Instead of damaging each other, they should evolve a social system of mutual help and cooperation.

Besides a completely free market, the Holy Prophet (may peace be upon him) provided a framework for a reliable and smooth operation of commercial dealings. The society required rules for contracts, rights and duties of partners, debts and their collection, rights and obligations of buyers and sellers and legality or otherwise of various forms of business dealings. Without such a framework, the society could not maintain a free and open market mechanism. The *laissez-faire* of capitalism also required a normative role for the state to lay down a basic framework. We have enlisted a set of traditions which

explains salient features of the Islamic commercial framework. The apparent similarity of free market in Islam and capitalism may be misleading. The Islamic framework ensures free flow of supply and demand by regulating individual behaviour in an ethico-legal framework.

The behaviour of the business community has been tied to the principles of justice, fairness, equitability, cooperation, mutual help, and magnanimity. It is in contrast to capitalism where utilitarian criterion of pleasure and pain operates at the core of the market mechanism. Islam allows free operation of demand and supply forces by regulating probable sources of interference and educating the business community in a code of conduct. This code provides viability to the legal framework.

(i) PRICE DETERMINATION

التسعير

(8:1)

عن انس ، قال غلا السعر على عهد رسول الله صلى الله عليه وسلم . فقالوا : يارسول الله ! سعر لنا فقال : ان الله هو المسعر القابض الباسط الرازق واني لارجو ان القى ربي وليس احد منكم يطلبني بمظلمة في دم ولا مال .

Anas reported: During the life time of the Messenger of Allah (may peace be upon him) price level went up. They (people) said: "Messenger of Allah (may peace be upon him)! Fix the prices for us." On this he (the Messenger of Allah, may peace be upon him) said: "Prices are fixed by Allah. He contracts and expands the sources of livelihood. And I hope to meet my Sustainer (God) in a state that no one may raise a claim of injustice against me in respect of blood or money."

(ii) MARKET IMPERFECTIONS

نقص السوق

(a) al-Ihtikar

الاحتكار

(8:2)

عن يحيى (وهو ابن سعيد) قال كان سعيد بن المسيب يحدث ان معمرا قال قال رسول الله صلى الله عليه وسلم من احتكر فهو خاطئ فقليل لسعيد فانك تحتكر قال سعيد ان معمرا الذى كان يحدث هذا الحديث كان يحتكر عن سعيد بن المسيب عن معمر بن عبد الله عن رسول الله صلى الله عليه

وسلم قال لا يحتكر الا خاطئ

Ma'mar (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) as saying: "He, who hoards is a sinner." It was said to Sa'id (b. al-Musayyib): "You also hoard." Sa'id said: "Ma'mar, who narrated this *hadith* also hoarded."¹

Ma'mar b. 'Abdullah reported Allah's Messenger (may peace be upon him) as saying: "No one hoards but the sinner."

(b) Sale Without Possession/ Speculation

البيع قبل القبض

(8: 3)

عن ابن عباس ان رسول الله صلى الله عليه وسلم قال من ابتاع طعاماً فلا يبيعه حتى يستوفيه قال ابن عباس واحسب كل شئ مثله

عن ابن عباس قال قال رسول الله صلى الله عليه وسلم من ابتاع طعاماً فلا يبيعه حتى يكتاله فقلت لابن عباس لم فقال الاتراهم يتبايعون بالذهب والطعام مرجأولم يقل ابو كريب مرجأ .

عن عبد الله ابن عمر ان رسول الله صلى الله عليه وسلم قال من اشترى طعاماً فلا يبيعه حتى يستوفيه ويقبضه

عن ابن عمر قال قال رسول الله صلى الله عليه وسلم من ابتاع طعاماً فلا يبيعه حتى يقبضه .

عن ابي هريرة ان رسول الله صلى الله عليه وسلم قال من اشترى طعاماً فلا يبيعه حتى يكتاله وفي رواية ابي بكر من ابتاع

عن سليمان بن يسار عن ابي هريرة انه قال لمروان احللت بيع الربا فقال مروان ما فعلت فقال ابو هريرة احللت بيع الصكاك وقد نهى رسول الله صلى الله عليه وسلم عن بيع الطعام حتى يستوفى قال فخطب مروان الناس فنهى عن بيعها قال سليمان فنظرت الى حرس يأخذونها من ايدي الناس

¹ All hoarders are not sinners. The hoarder in fact creates time utility and contributes to production, i.e. he stores goods in period of plenty and sells them when there is comparatively more demand for them and as such he is entitled to a share in production, for he preserves goods for a certain period and helps in maintaining the constant flow of their supply in the market. That hoarder is condemned as a sinner who withholds goods in the market from a genuine consumer for the purpose of creating artificial scarcity and then takes undue advantage of the helplessness of the people. (A. H. Siddiqui)

عن جابر بن عبد الله يقول نهى رسول الله صلى الله عليه وسلم عن بيع
الصبرة من التمر لا يعلم مكيلتها بالكيل المسمى من التمر

Ibn 'Abbas (Allah be pleased with them) reported Allah's Messenger (may peace be upon him) as saying: "He, who buys foodgrain should not sell it until he has taken possession of it." Ibn 'Abbas "said: I think it applies to all other things as well."

Ibn 'Abbas (Allah be pleased with them) reported Allah's Messenger (may peace be upon him) as saying: "He, who buys foodgrain, should not sell it, until he has weighed it (and then taken possession of it)." I (Tawus) said to Ibn 'Abbas. Why is it so?" Thereupon he said: "Don't you see that they (the people) sell foodgrains against gold for the stipulated time." Abu Kuraib did not make any mention of the stipulated time.²

Ibn 'Umar reported Allah's Messenger (may peace be upon him) as saying: "He, who bought foodgrain, should not sell it until he had taken full possession of it (after measuring it)."

Ibn 'Umar reported Allah's Messenger (may peace be upon him) as saying: "He, who bought foodgrain should not sell it until he had taken possession of it."

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "He, who bought foodgrain, should not sell it until he had measured it." In the narration of Abu Bakr there the word is *'Ibta'* instead of *Ish tara*.

Abu Huraira is reported to have said to Marwan: "Have you made lawful the transactions involving interest?" Thereupon Marwan said: "I have not done that." Thereupon Abu Huraira said: "You have made lawful the transactions with the help of documents only, whereas Allah's Messenger (may peace be upon him) forbade the transaction of foodgrains until full possession is taken of them." Marwan then addressed the people and forbade them to enter into such transactions (as are done with the help of documents). Sulaiman said: "I saw the sentinels snatching (these documents) from the people."

Jabir b. 'Abdullah is reported to have said that Allah's Messenger

² A transaction is valid in Islam only when alongwith buyers and sellers there is also the commodity to be bought or sold. There is no idea of a commodity without possession. Thus if the possession is not in the hand of the buyer who buys it, he is not authorised to sell it, for, without the commodity, it would be exchange of money against money which has the element of interest in it. Islam has forbidden such transactions in order to eliminate the chance of speculation which has been responsible for artificial rise in prices and the dearth of goods in the market. (A. H. Siddiqui)

(may peace be upon him) forbade the sale of a heap of dates the weight of which is unknown in accordance with the known weight of dates.

(8:4)

عن ابن عمر قال كنا في زمان رسول الله صلى الله عليه وسلم نبتاع الطعام فيبعث علينا من يأمرنا بانتقاله من المكان الذي ابتعناه فيه الى مكان سواه قبل ان نبيعه

عن ابن عمر ان رسول الله صلى الله عليه وسلم قال من اشترى طعاماً فلا يبيعه حتى يستوفيه قال وكنا نشترى الطعام من الركبان جزافاً فنهانا رسول الله صلى الله عليه وسلم ان نبيعه حتى ننقله من مكانه

عن ابن عمر انهم كانوا يضربون على عهد رسول الله صلى الله عليه وسلم اذا اشترؤا طعاماً جزافاً ان يبيعوه في مكانه حتى يحولوه

عن سالم بن عبد الله ان اياه قال قد رأيت الناس في عهد رسول الله صلى الله عليه وسلم اذا ابتاعوا الطعام جزافاً يضربون في ان يبيعوه في مكانهم وذلك حتى يؤووه الى رحالهم قال ابن شهاب حدثني عبيد الله بن عبد الله بن عمر ان اياه كان يشترى الطعام جزافاً فيحمله الى اهله

Ibn 'Umar reported: "We used to buy foodgrains during the lifetime of Allah's Messenger (may peace be upon him). He (the Holy Prophet, may peace be upon him) would then send to us one who commanded us to take them (the foodgrains) to a place other than the one where we had bought them before we sold it."

Ibn 'Umar reported Allah's Messenger (may peace be upon him) as saying: "He, who buys foodgrain, should not sell that before taking possession of it." He (the narrator) said: "We used to buy foodgrain from the caravans in bulk, but Allah's Messenger (may peace be upon him) forbade us to re-sell that until we had shifted it to some other place."

Ibn 'Umar reported that they were beaten during the lifetime of Allah's Messenger (may peace be upon him) if they had bought foodgrains in bulk and then sold them on the spot without shifting them (to some other place).

Salim b. 'Abdullah reported his father having said this: "I saw people being beaten during the lifetime of Allah's Messenger (may peace be upon him) in case they bought the foodgrains in bulk, and

then sold them at that spot before taking it to their places.” This *hadith* is narrated on the authority of ‘Ubaidullah b. ‘Umar through another chain of transmitters (and the words are): “His father (Ibn ‘Umar) used to buy foodgrains in bulk and then carried them to his people.”

(8:5)

عن ابن عمر ان رسول الله صلى الله عليه وسلم نهى عن بيع الثمر حتى يبدو صلاحها نهى البائع والمبتاع
عن ابن عمر ان رسول الله صلى الله عليه وسلم نهى عن بيع النخل حتى يزهر وعن السنبل حتى يبيض ويأمن العاهة نهى البائع والمشتري
عن ابن عمر قال قال رسول الله صلى الله عليه وسلم لا تبتاعوا الثمر حتى يبدو صلاحه وتذهب عنه الآفة قال يبدو صلاحه حمرة و صفرة
عن ابن عمر قال قال رسول الله صلى الله عليه وسلم لا تبيعوا الثمر حتى يبدو صلاحه . وزاد في حديث شعبة فليل لابن عمر ماصلاحه قال تذهب عاهته
عن ابي البختري قال سألت ابن عباس عن بيع النخل فقال نهى رسول الله صلى الله عليه وسلم عن بيع النخل حتى يأكل منه او يؤكل وحتي يوزن قال فقلت ما يوزن فقال رجل عنده حتى يحزر

Ibn ‘Umar reported that Allah’s Messenger (may peace be upon him) forbade the sale of fruits until they were clearly in good condition; he forbade it both to the seller and to the buyer.

Ibn ‘Umar reported that Allah’s Messenger (may peace be upon him) forbade the sale of palm-trees (i.e. their fruits) until the dates began to ripen, and ears of corn until they were white and were safe from blight. He forbade the seller and the buyer.

Ibn ‘Umar (Allah be pleased with them) reported Allah’s Messenger (may peace be upon him) as saying: Do not buy fruit until its good condition becomes clear and (the danger) of blight is no more. He said: Its good condition becoming clear implies that it becomes red or yellow.

Ibn ‘Umar reported Allah’s Messenger (may peace be upon him) as saying: “Do not buy fruits (on the trees) until their good condition becomes clear.” In the *hadith* transmitted on the authority of Shu‘ba it was stated that Ibn ‘Umar was asked what good condition implied. He

said: "When (the danger of) blight is no more."

Abu Bakhtari reported: "I asked Ibn 'Abbas about the sale of dates. He said: 'Allah's Messenger (may peace be upon him) forbade the sale of dates of the trees until one eats them or they are eaten (i.e. they are fit to be eaten), or until they are weighed (or measured).' I said: 'What does it imply: 'Until it is weighed?'' Thereupon a person who was with him (Ibn 'Abbas) said: 'Until he is able to keep with him (after plucking them).'"

(8:6)

عن انس ان النبي صلى الله عليه وسلم نهى عن بيع ثمر النخل حتى تزهو
فقلنا لانس ما زهوها قال تحمر وتصفر ارايتك ان منع الله الثمرة بم تستحل مال
اخيك

Anas reported that Allah's Apostle (may peace be upon him) forbade the sale of the fruit of date-palms until it becomes mellow. We (some of the other narrators in the chain of transmitters) said: "What does the word 'mellow' mean?" He said: "(There the fruits) turns red or yellow. Don't you see if Allah had checked (the growth of) fruits then what for the wealth of your brother would be permissible for you?"

(8:7)

عن شيخ من بنى تميم قال : خطبنا على بن ابي طالب اوقال . قال على
قال ابن عيسى : هكذا حدثنا هشيم قال : سياتى على الناس زمان عضوض
يعض الموسر على مافى يديه ، ولم يومر بذلك ، قال الله تعالى : (ولا تنسوا الفضل
بينكم) ويبايع المضطرون ، وقد نهى النبي صلى الله عليه وسلم عن بيع المضطر
وبيع الغرر ، وبيع الثمرة قبل ان تدرك

Hushaim reported: "A severe time will come on people when the wealthy will hold his wealth with his teeth and he is not commanded to do so. Allah has said: Do not forget magnanimity amongst yourselves (2:237). (And a time will come when) people shall transact business under coercion whereas the Prophet (may peace be upon him) forbade from business bargain conducted under coercion and hazard and from buying fruit-trees before their fruit is apparent on the branch."

(8:8)

عن قتادة الانصارى انه سمع رسول الله صلى الله عليه وسلم يقول اياكم وكثرة الحلف في البيع فانه ينفق ثم يمحق .

Abu Huraira said: "He heard Allah's Messenger (may peace be upon him) as saying: "Swearing produces a ready sale for a commodity, but blots out the blessing."

(8:9)

عن قيس بن أبى غرزة قال : كنا بالمدينة نبيع الاوساق ونبتاعها ، ونسمى أنفسنا السماسرة ، ويسمينا الناس . فخرج إلينا رسول الله صلى الله عليه وسلم فسمانا باسم هو خير لنا من الذى سمينا به أنفسنا . فقال : يا معشر التجار، إنه يشهد ببيعكم الحلف واللغو . فشوبوه بالصدقة .

Qais b. Abi Gharaza reported: "We used to buy and sell heaps (of corn) and we used to designate ourselves as brokers and the people also named us so (as their brokers). The Messenger of Allah (may peace be upon him) came to us and called us by a name that it was better for us than the one we adopted ourselves. He said: 'O Community of merchants, false and absured oaths are mingled with your business. So, mix up (your business) with *sadaqa* (so that *sadaqa* may serve as atonement of vain oaths)'."

(8:10)

عن أبى هريرة وهذا حديث أبى بكر قال قال رسول الله صلى الله عليه وسلم ثلاث لا يكلمهم الله يوم القيامة ولا ينظر اليهم ولا يزكيهم ولهم عذاب اليم رجل على فضل ماء بالفلاة يمنعه من ابن السبيل ورجل بايع رجلا بسلعة بعد العصر فحلف له بالله لاخذها بكذا وكذا فصدقه وهو على غير ذلك ورجل بايع اماما لا يبايعه الا لدنيا فان اعطاه منها وفى وان لم يعطه منها لم يف

Abu Huraira narrated on the authority of Abu Bakr that the Messenger of Allah (may peace be upon him) said: "There are the persons with whom Allah would neither speak on the Day of Resurrection, nor would He look towards them, nor would purify them (from sins), and there would be tormenting chastisement for them: A person

who in the waterless desert has more water (than his need) and he refuses to give it to the traveller and a person who sold a commodity to another person in the afternoon and took an oath of Allah that he had bought it at such and such price and he (the buyer) accepted it to be true though it was not a fact, and a person who pledged allegiance to the Imam but for the sake of the world (material gains). And if the Imam bestowed on him (something) out of that (wordly riches) he stood by his allegiance and if he did not give him, he did not fulfil the allegiance."

(c) Other Malpractices الصور الفاسدة الاخرى
(8:11)

عن ابي هريرة ان رسول الله صلى الله عليه وسلم قال لا يتلقى الركبان لبيع ولا يبيع بعضكم على بيع بعض ولا تناجشوا ولا يبيع حاضر لباد ولا تصر وا الا بل والغنم فمن ابتاعها بعد ذلك فهو بخير النظرين بعد ان يحلبها فان رضىها امسكها وان سخطها ردها وصاعاً من تمر

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "Do not go out to meet riders to enter into transaction with them; none of you must buy in opposition to another, nor must you bid against one another; a townsman must not sell for a man from the desert, and do not tie up udders of camels and sheep, and he who buys them after that has been done has two courses open to him; after he has milked them he may keep them if he is pleased with them, or he may return them along with a *sa'* of dates if he is displeased with them."

(8:12)

عن ابن سيرين قال سمعت ابا هريرة يقول ان رسول الله صلى الله عليه وسلم قال لا تلقوا الجلب فمن تلقاه فاشترى منه فاذا اتى سيده السوق فهو بالخيار

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "Do not meet the merchant in the way and enter into business transaction with him, and whoever meets him and buys from him (and in case it is done, see) that when the owner (of merchandise) comes into the market (and finds that he has been paid less price) he has the option (to declare the transaction null and void)."

(8:13)

عن ابي هريرة يبلغ به النبي صلى الله عليه وسلم قال لا يبيع حاضر لباد وقال
 زهير عن النبي صلى الله عليه وسلم انه نهى ان يبيع حاضر لباد
 عن انس بن مالك قال نهينا ان يبيع حاضر لباد وان كان اخاه او اباه

Abu Huraira reported it directly from Allah's Apostle (may peace be upon him): "The townsman should not sell for a man from the desert (with a view to taking advantage of his ignorance of the market conditions of the city). And Zuhair reported from the Holy Prophet (may peace be upon him) that he forbade the townsman to sell on behalf of the man from the desert."

Anas b. Malik reported: "We were forbidden that a townsman should sell for a man of the desert, even if he is his brother or father."

(8:14)

عن ابن عمر ان رسول الله صلى الله عليه وسلم قال لا يبيع بعضكم على
 بيع بعض
 عن ابن عمر عن النبي صلى الله عليه وسلم قال لا يبيع الرجل على بيع اخيه
 ولا يخطب على خطبة اخيه الا ان يأذن له

Ibn 'Umar reported Allah's Messenger (may peace be upon him) as having said this: "One amongst you should not enter into a transaction when another is bargaining."

Ibn 'Umar reported Allah's Messenger (may peace be upon him) as saying: "A person should not enter into a transaction when his brother is already making a transaction and he should not make a proposal of marriage when his brother has already made a proposal except when he gives permission."

(iii) CONTRACT OF SALE

عقد البيع

(a) Essence of the Contract مستلزمات عقد البيع

(8:15)

عن ابي سعيد الخدري يقول قال رسول الله صلى الله عليه وسلم انما البيع
 عن تراض

Abu Sai'd Khudri reported: "The Messenger of Allah (may peace be upon him) said: 'The contract of sale becomes (lawful) with the consent (of both the parties)'."

(b) Conditions of the Contract شروط عقد البيع
(8:16)

عن ابن عمر ان رسول الله صلى الله عليه وسلم قال البيعان كل واحد منهما بالخيار على صاحبه مالم يتفرقا الا بيع الخيار
عن ابن عمر عن رسول الله صلى الله عليه وسلم انه قال اذا تباع الرجلان فكل واحد منهما بالخيار مالم يتفرقا وكانا جميعاً او يخير احدهما الآخر فان خير احدهما الآخر فتبايعا على ذلك فقد وجب البيع وان تفرقا بعد ان تباعا ولم يترك واحد منهما البيع فقد وجب البيع
عن عبد الله بن عمر يقول قال رسول الله صلى الله عليه وسلم اذا تباع المتبايعان بالبيع فكل واحد منهما بالخيار من بيعه مالم يتفرقا او يكون بيعهما عن خيار فاذا كان بيعهما عن خيار فقد وجب زاد ابن ابي عمر في روايته قال نافع فكان اذا باع رجلاً فاراد ان لا يقبله قام فمضى هنيهة ثم رجع اليه
عن حكيم بن حزام عن النبي صلى الله عليه وسلم قال البيعان بالخيار مالم يتفرقا فان صدقا وبينا بورك لهما في بيعهما وان كذبا وكتما بحق بركة بيعهما

Ibn 'Umar reported Allah's Messenger (may peace be upon him) as saying: "Both parties in a business transaction have the right to rescind it so long as they have not separated, except in transactions which have been made subject to the right of parties to rescind them."

Ibn 'Umar reported Allah's Messenger (may peace be upon him) as saying: When two persons enter into a transaction, each of them has the right to rescind it so long as they are not separated and are together (at the place of transaction); or if one gives the other the right (to annul the transaction). But if one gives the other the option, the transaction is made on this condition (i.e. one has the right to rescind the transaction), it becomes binding. And if they are separated after they have made the bargain and none of them rescinded it, even then the transaction is binding.

'Abdullah b. 'Umar reported Allah's Messenger (may peace be upon him) as saying: when two persons enter into a transaction, each of them has the right to annul it so long as they are not separated, or their

transaction gives one another (as a condition) the right of annulling, and if their transaction has the right of annulling it the transaction becomes binding. Ibn Abi 'Umar made this addition that whenever he (Ibn 'Umar) entered into a transaction with a person with the intention of not breaking it, he walked a while and then returned to him.

Hakim b. Hizam reported Allah's Messenger (may peace be upon him) as saying: Both parties in a business transaction have the right to rescind it so long as they have not separated; and if they speak the truth and make everything clear they will be blessed in their transaction; but if they tell a lie and conceal anything the blessing on their transaction will be blotted out.

(8:17)

عن ابى هريرة قال قال رسول الله صلى الله عليه وسلم لايتفرق المتبايعان
عن بيع الاعن تراض

Yahya, the son of Jarir, reported: I heard Abu Dhara who mentioned Abu Huraira saying that Allah's Messenger (may peace be upon him) said: "Two persons entering into a contract, should not separate from each other but with mutual consent."

(c) Bai' al-Salam

بيع السلم

(8:18)

عن ابن عباس قال قدم النبي صلى الله عليه وسلم المدينة وهم يسلفون في
الثمار السنة و الستين فقال من اسلف في تمر فليسلف في كيل معلوم ووزن معلوم
الى اجل معلوم

عن ابن عباس قال قدم رسول الله صلى الله عليه وسلم والناس يسلفون
فقال لهم رسول الله صلى الله عليه وسلم من اسلف فلا يسلف الا في كيل معلوم
ووزن معلوم

Ibn 'Abbas reported that when Allah's Prophet (may peace be upon him) came to Medina, they were paying one and two years in advance for fruits, so he said: "Those who pay in advance for anything must do so for a specified weight and for a definite time."

Ibn 'Abbas reported that when Allah's Messenger (may peace be upon him) came to (Medina) and the people were paying in advance

(for the fruits, etc.) he said to them: "He, who makes an advance payment, should not make advance payment except for a specified measure and weight (and for a specified period)."

(8:19)

عن ابن عمر ان رجلا اسلف رجلا في نخل ، فلم تخرج تلك السنة شيئاً ، فاخصما الى النبي صلى الله عليه وسلم فقال : بم تستحل ماله ؟ اردد عليه ماله ثم قال : ولا تسلفوا في النخل حتى يبد وصلاحه

Ibn 'Umar reported that a person advanced money to another person for the purchase of date-palm trees (before they had borne fruits). That year the trees did not bear any fruit. Both of them brought their dispute to the Prophet (may peace be upon him) who said (to the seller): For what have you made his money lawful for yourself; return his money back to him. Then he said: "Don't enter into *future* bargains of date-palm fruits until the fruit has become clearly in good condition."

(d) Rights of Seller

حقوق البائع

(8:20)

عن سالم بن عبد الله . عن ابيه . رضى الله عنه قال : سمعت رسول الله صلى الله عليه وسلم يقول : من ابتاع نخلاً بعد ان توبر فثمرتها للبائع . الا ان يشترط المبتاع . ومن ابتاع عبداً وله مال فماله للذى باعه الا ان يشترط المبتاع .

Salim b. 'Abdullah reported on the authority of his father (Allah be pleased with him): I heard the Messenger of Allah (may peace be upon him) saying: Whoever bought a palm-tree after the fruit-buds are apparent, the fruit is for the seller, except otherwise provided explicitly (in the contract of sale) by the buyer. Whoever buys a slave, who has property with him, it (i.e. the property) belongs to one who sells it except provided otherwise by the buyer.

(e) Obligations of Seller (al-Shufa')

الشفعة

(8:21)

عن جابر قال قال رسول الله صلى الله عليه وسلم من كان له شريك في ربعة او نخل فليس له ان يبيع حتى يؤذن شريكه فان رضى اخذ وان كره ترك

عن جابر قال قضى رسول الله صلى الله عليه وسلم بالشفعة في كل شركة لم تقسم ربعة او حائط لا يحل له ان يبيع حتى يؤذن شريكه فان شاء اخذ وان شاء ترك فاذا باع ولم يؤذنه فهو احق به

Jabir b. 'Abdullah reported Allah's Messenger (may peace be upon him) as saying: "He who has a partner in a dwelling or a garden, it is not lawful for him to sell that until he is permitted by his partner. If he (the partner) agrees, he should go in for that, and if he disapproves of that, he should abandon (the idea of selling it)."

Jabir b. 'Abdullah said that the Messenger of Allah (may peace be upon him) decreed pre-emption in every joint ownership and not divided – it may be dwelling or a garden, it is not lawful for him (for the partner) to sell that until his partner gives his consent. He (the partner) is entitled to buy it when he desires and he can abandon it if he so likes. And if he (the one partner) sells it without getting the consent of the (other partner), he has the greatest right to it.

(8:22)

عن عمرو بن الشريد عن ابيه الشريد بن سويد قال قلت يا رسول الله ارض ليس لاحد فيها شرك ولا قسم الاالجوار . قال الجار احق بسقبة ماكان

Sharid b. Suwaid reported: I asked Allah's Messenger (may peace be upon him) there is a land which is not shared and which has not been divided except that it is in the neighbourhood (of a person). He (the Prophet, may peace be upon him) said: "The neighbourer has the best claim by reason of his being near."

(8:23)

عن ابن عمر قال قال رسول الله صلى الله عليه وسلم لاشفعة لشريك على شريك اذا سبقه بالشراء ولا لصغير ولا لغائب .

Ibn 'Umar reported: The Messenger of Allah (may peace be upon him) said: "A person has no right to pre-emption against another partner if he preceded him in buying it nor has a minor or an absentee such an option (to buy neighbouring property)."

(8:24)

عن جابر رضى الله عنه جعل رسول الله صلى الله عليه وسلم الشفعة في كل مال لم يقسم فاذا وقعت الحدود و صرفت الطرق فلاشفعة

Jabir reported: Allah's Messenger (may peace be upon him) decreed the right to buy neighbouring property applicable to everything which is not divided but when boundaries are fixed and separate roads made, there is no pre-emption (option).

(iv) HARAM CONTRACTS

العقود المحرمة

(a) Sale of Haram Articles

بيع الاشياء المحرمة

(8:25)

عن ابى هريرة قال قال رسول الله صلى الله عليه وسلم لعن الله اليهود حرمت عليهم الشحوم فباعوها واكلوا اثمانها

Abu Huraira reported the Holy Prophet (may peace be upon him) as saying: "May Allah curse the Jews! Fats were declared unlawful for them, but they sold them and ate their price."

(b) Sale of Alcoholic Drinks

بيع الخمر

(8:26)

عن عبد الرحمن بن وعله السبائي (من اهل مصر) انه سأل عبد الله بن عباس عما يعصر من العنب فقال ابن عباس ان رجلا اهدى لرسول الله صلى الله عليه وسلم راوية خمر فقال له رسول الله صلى الله عليه وسلم هل علمت ان الله قد حرّمها قال لا فسار انساناً فقال له رسول الله صلى الله عليه وسلم بم سارته فقال امرته ببيعها فقال ان الذى حرم شربها حرم بيعها قال ففتح المزادة حتى ذهب ما فيها

عن عائشة قالت لما نزلت الآيات من آخر سورة البقرة خرج رسول الله صلى الله عليه وسلم فاقتراهن عل الناس ثم نهى عن التجارة في الخمر

عن عائشة لما انزلت الآيات من آخر سورة البقرة في الربا قالت خرج

رسول الله صلى الله عليه وسلم الى المسجد فحرم التجارة في الخمر -

عن جابر بن عبد الله انه سمع رسول الله صلى الله عليه وسلم يقول عام

الفتح وهو بمكة ان الله ورسوله حرم بيع الخمر والميتة والخنزير والاصنام فقليل يا رسول الله أرايت شحوم الميتة فانه يطلن بها السفن ويدهن بها الجلود ويستصبح بها الناس فقال لا هو حرام ثم قال رسول الله صلى الله عليه وسلم عند ذلك قاتل الله اليهود ان الله عزوجل لما حرم عليهم شحومها اجملوه ثم باعوه فاكلوا ثمنه

‘Abd al-Rahman b. Wa‘la as-Saba‘i (who was an Egyptian) asked ‘Abdullah b. ‘Abbas about that which is extracted from the grapes, whereupon he said: “A person presented to Allah’s Messenger (may peace be upon him) a small water-skin of wine. Allah’s Messenger (may peace be upon him) said to him: ‘Do you know that Allah has forbidden it?’ He said: ‘No.’ He then whispered to another man. Allah’s Messenger (may peace be upon him) asked him what he had whispered. He said: ‘I advised him to sell that,’ whereupon he (the Holy Prophet, may peace be upon him) said: ‘Verily, He Who has forbidden its drinking has forbidden its sale also.’ He (the narrator) said: ‘He opened the waterskin until what was contained in it was spilt’.”

‘A’isha reported: When the concluding verses of *Surah Baqarah* were revealed, Allah’s Messenger (may peace be upon him) went out and read them out to the people and then forbade them to trade in wine.

‘A’isha reported: When the concluding verses of *Surah Baqarah* pertaining to *riba* were revealed, Allah’s Messenger (may peace be upon him) went out to the mosque and he forbade the trade in wine.

Jabir b. ‘Abdullah reported Allah’s Messenger (may peace be upon him) as saying in the Year of Victory while he was in Mecca: Verily, Allah and His Messenger (may peace be upon him) has forbidden the sale of wine, carcass, swine and idols. It was said: Allah’s Messenger (may peace be upon him), you see that the fat of the carcass is used for coating the boats and varnishing the hides and people use it for lighting purposes, whereupon he said: No, it is forbidden. Then Allah’s Messenger (may peace be upon him) said: “May Allah the Exalted and Majestic destroy the Jews: When Allah forbade the use of fat of the carcass for them, they melted it, and then sold it and made use of its price (received from it).”

(8:27)

عن ابن عمر يقول : قال رسول الله صلى الله عليه وسلم : لعن الله الخمر وشار بها وساقها وبيعها ومبتاعها وعاصرها و معصرها وحاملها والمحمولة اليه .

Ibn 'Umar reported the Messenger of Allah (may peace be upon him) cursed the wine, the one who drinks it, the one who serves it, its buyer, its seller, one who extracts it, one for whom it is extracted, one who carries and the one to whom it is carried.

(c) Other Haram Contracts البيوع المحرمة الاخرى of Sale

(8: 28)

عن بشير بن يسار عن بعض اصحاب رسول الله صلى الله عليه وسلم من اهل دارهم منهم سهل بن ابي حثمة ان رسول الله صلى الله عليه وسلم نهى عن بيع الثمر بالتمر وقال ذلك الربا تلك المزابنة الا انه رخص في بيع العرية النخلة والنخلتين يأخذها اهل البيت بخرصها تمراً كلوها رطباً

عن بشير بن يسار عن اصحاب رسول الله صلى الله عليه وسلم انهم قالوا رخص رسول الله صلى الله عليه وسلم في بيع العرية بخرصها تمراً اخبرنا هشيم عن يحيى بن سعيد بهذا الاسناد غير انه قال والعرية النخلة تجعل للقوم فيبيعونها بخرصها تمراً

عن سعيد بن المسيب ان رسول الله صلى الله عليه وسلم نهى عن بيع المزابنة والمحاكلة والمزابنة ان يباع ثمر النخل بالتمر والمحاكلة ان يباع الزرع بالقمح واستكراء الارض بالقمح قال واخبرني سالم بن عبد الله عن رسول الله صلى الله عليه وسلم انه قال لا تبتاعوا الثمر حتى يبدو صلاحه ولا تبتاعوا الثمر بالتمر وقال سالم اخبرني عبد الله عن زيد بن ثابت عن رسول الله صلى الله عليه وسلم انه رخص بعد ذلك في بيع العرية بالرطب او بالتمر ولم يرخص في غير ذلك عن ابي هريرة ان رسول الله صلى الله عليه وسلم رخص في بيع العرايا بخرصها فيما دون خمسة اوسق او في خمسة (يشك داود قال خمسة او دون خمسة) قال نعم .

عن ابن عمر ان رسول الله صلى الله عليه وسلم نهى عن المزابنة والمزابنة بيع الثمر بالتمر كيلاً وبيع الكرم بالزبيب كيلاً

عن نافع ان عبد الله اخبره ان النبي صلى الله عليه وسلم نهى عن المزابنة بيع ثمر النخل بالتمر كيلاً وبيع العنب بالزبيب كيلاً وبيع الزرع بالحنطة كيلاً .

عن ابن عمر قال نهى رسول الله صلى الله عليه وسلم عن المزابنة والمزابنة

بيع ثمر النخل بالتمر كيلاً وبيع الزبيب بالعنب كيلاً وعن كل ثمر بخرصه
 عن ابن عمر ان رسول الله صلى الله عليه وسلم نهى عن المزابنة والمزابنة ان
 يباع مافى رؤس النخل بتمر بكيل مسمى ان زاد فلى وان نقص فعلى .
 عن عبد الله قال نهى رسول الله صلى الله عليه وسلم عن المزابنة ان يبيع
 ثمر حائطه ان كانت نخلا بتمر كيلا وان كان كرمًا ان يبيعه بزبيب كيلا وان كان
 زرعًا ان يبيعه بكيل طعام نهى عن ذلك كله وفى رواية قتيبة اوكان زرعاً
 عن جابر بن عبد الله قال نهى رسول الله صلى الله عليه وسلم عن المحاقلة
 والمزابنة والمخابرة وعن بيع الثمر حتى يبدو صلاحه ولا يباع الا بالدينار والدرهم
 الا العرايا

عن جابر بن عبد الله ان رسول الله صلى الله عليه وسلم نهى عن المخابرة
 والمحاقلة والمزابنة وعن بيع الثمرة حتى تطعم ولا تباع الا بالدراهم والدنانير الا
 العرايا قال عطاء فسرلنا جابر قال اما المخابرة فالارض البيضاء يدفعها الرجل الى
 الرجل فينفق فيها ثم يأخذ من الثمر وزعم ان المزابنة بيع الرطب فى النخل بالتمر
 كيلا والمحاقلة فى الزرع على نحو ذلك يبيع الزرع القائم بالحب كيلا
 عن زيد بن ابى انيسة حدثنا ابو الوليد المكى (وهو جالس عند عطاء بن
 ابى رباح) عن جابر بن عبد الله ان رسول الله صلى الله عليه وسلم نهى عن
 المحاقلة والمزابنة والمخابرة وان تشتري النخل حتى تشقه والاشقاء ان يحمر
 اويصفر او يؤكل منه شئ والمحاقلة ان يباع الحقل بكيل من الطعام معلوم
 والمزابنة ان يباع النخل باوساق من الثمر والمخابرة الثلث والربع واشباه ذلك قال
 زيد قلت لعطاء بن ابى رباح اسمعت جابر بن عبد الله يذكر هذا عن رسول الله
 صلى الله عليه وسلم قال نعم

عن جابر بن عبد الله قال نهى رسول الله صلى الله عليه وسلم عن المزابنة
 والمحاقلة والمخابرة وعن بيع الثمرة حتى تشقق قال قلت لسعيد ماتشقق قال تحمار
 وتصفار ويؤكل منها

عن جابر بن عبد الله قال نهى رسول الله صلى الله عليه وسلم عن المحاقلة
 والمزابنة والمعاومة والمخابرة (قال احدهما بيع السنين هى المعاومة وعن الثنيا
 ورخص فى العرايا

Bushair b. Yasar reported on the authority of some of the Companions of Allah's Messenger (may peace be upon him) among the members of his family among whom one was Sahl b. Abi Hasmah that Allah's Messenger (may peace be upon him) forbade buying of fresh dates against dry dates and that it is *riba* and this is *muzabana*, but he made an exemption of '*ariyya*'³ (donations) of a tree or two in which case the members of a family sell dry dates and buy fresh dates for eating them.

Bushair b. Yasar reported on the authority of some of the Companions of Allah's Messenger (may peace be upon him) that he exempted the transaction of '*ariyya*' (from the direct exchange of one kind) after measuring the dry dates (in exchange for fresh dates).

Sa'id b. al-Musayyib said that Allah's Messenger (may peace be upon him) forbade the transaction of *muzabana* and *muhaqala*. *Muzabana* means that fresh dates on the trees should be sold against dry dates. *muhaqala* implies that the wheat in the ear should be sold against the wheat and getting the land on rent for the wheat (produced in it). He (the narrator) said that the Holy Prophet (may peace be upon him) said: "Do not sell fresh fruits on the trees until their good condition becomes manifest, and do not sell fresh dates on the trees against dry dates." Salim said: 'Abdullah informed me on the authority of Zaid b. Thabit, Allah's Messenger (may peace be upon him) having given concession afterwards in case of '*ariyya*' transaction by which dry dates can be exchanged with fresh dates, but he did not permit in other case.

Abu Huraira reported Allah's Messenger (may peace be upon him) having given exemption of '*ariyya*' transactions measuring less than five *wasqs* or up to five *wasqs* (the narrator Dawud is in doubt whether it was five or less than five).

Ibn 'Umar reported Allah's Messenger (may peace be upon him) having forbidden *muzabana*, and *muzabana* implies the selling of fresh dates for dry dates by measuring them out and the selling of raisins by measure for grapes.

'Abdullah (b. 'Umar) reported that Allah's Messenger (may peace be upon him) forbade *muzabana*, i.e. buying of fresh dates (on) the trees for dry dates by measure, and the buying of grapes for raisins by measure and the selling of field of corn for corn by measure.

Ibn 'Umar reported Allah's Messenger (may peace be upon him)

³ *Ariyya* is that sale by which some trees in the garden are dedicated for the use of poor. A. H. Siddiqui, Sahih Muslim, Sh. M. Ashraf, 1972, p. 806, n. 1992).

having forbidden *muzabana*, and *muzabana* is the selling of dry dates by measure for fresh dates and the selling of raisins by measure for grapes and selling of all sorts of fruits on the basis of calculations.

Ibn 'Umar reported Allah's Messenger (may peace be upon him) having forbidden *muzabana*, and *muzabana* implies the selling of dry dates for fresh dates on the tree with a definite measure (making it clear) that in case it increases, it belongs to me and if it is less, it is my responsibility.

'Abdullah (b. 'Umar) reported Allah's Messenger (may peace be upon him) having forbidden *muzabana*, and it implies that one should sell the fresh fruits of his orchard (for dry fruits) or, if it is fresh dates, for dry dates with a measure, or if it is grapes for raisins or if it is corn in the field for dry corn with a measure. He (the Holy Prophet, may peace be upon him) in fact forbade all such transactions. Qutaiba has narrated on the authority of Nafi' with another chain of transmitters.

Jabir b. 'Abdullah reported that Allah's Messenger (may peace be upon him) had forbidden *muhaqala*, *mukhabara*, and the sale of fruits until their good condition becomes clear, and (he commanded) that (commodities) should not be sold but for the dinar and dirham except in case of *'araya*.

Jabir b. 'Abdullah (Allah be pleased with them) reported that Messenger of Allah (may peace be upon him) forbade *mukhabara* and *muhaqala*, and *muzabana*, and the sale of the fruit until it is fit for eating and its sale but with dirham and dinar, exception is made in case of *'araya*. 'Ata' said: Jabir explained (these terms) for us. As for *mukhabara* it is this that a wasteland is given by a person to another and he makes an investment in it and then gets a share in the produce. According to him (Jabir), *muzabana* is the sale of fresh dates on the tree for the dry dates with a measure, and *muhaqala* in agriculture implies that one should sell the standing crop for grains with a measure.

Jabir b. 'Abdullah (Allah be pleased with them) reported Allah's Messenger (may peace be upon him) forbidding *muhaqala*, and *muzabana*, and *mukhabara*, and they buying of date-palm until its fruit is ripened (ripening means that its colour becomes red or yellow, or it is fit for being eaten). And *muhaqala* implies that crops in the field are bought for grains according to a customary measure. *Muzabana* implies that date-palm should be sold for dry dates by measuring them with *wasqs*, and *almukhabara* is (a share), may be one-third or one-fourth (in produce) or something like it. Zaid (one of the narrators) said to 'Ata' b. Abu Rabah (the other narrator): Did you hear Jabir b. 'Abdullah

(Allah be pleased with them) making a mention of it that he had heard it directly from Allah's Messenger (may peace be upon him). He said: Yes.

Jabir b. 'Abdullah (Allah be pleased with them) reported Allah's Messenger (may peace be upon him) forbidding *muzabana* and *muhaqala* and *mukhabara*, and the sale of fruits until they are ripe. I (the narrator) said to Sa'id (the other narrator): What does ripening imply? He said: It means that they become red or become yellow and are fit for eating.

Jabir b. 'Abdullah (Allah be pleased with them) reported Allah's Messenger (may peace be upon him) forbidding *muhaqala* and *muzabana* and *mu'awama* and *mukhabara* (One of the narrators said: "Sale for years ahead is *mu'awama*) and making exception, but he made an exemption of *'araya*."

(8:29)

عن جابر قال نهى رسول الله صلى الله عليه وسلم عن بيع الارض البيضاء
ستين او ثلاثا
عن جابر قال نهى النبي صلى الله عليه وسلم عن بيع السنين وفي رواية
ابن ابي شيبه عن بيع الثمر سنين

Jabir (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) forbidding the selling (renting of) uncultivated land for two years or three.

Jabir (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) forbidding of (produce) in advance for two years, and in the narration of Ibn Abu Shaiba (the words are): "Selling of the fruits (on the tree) in advance for two years".

(8:30)

عن عمرو بن شعيب عن ابيه عن جده ان رسول الله صلى الله عليه وسلم
نهى عن بيع العربان

Amr b. Shu'aib reported on the authority of his father from his grandfather that Allah's Messenger (may peace be upon him) forbade

from *Bai-ul 'Urban*.⁴

(8:31)

عن ابي هريرة ان رسول الله صلى الله عليه وسلم نهى عن الملامسة
عن ابي هريرة انه قال نهى عن بيعتين الملامسة والمنابذة اما الملامسة فان
يلمس كل واحد منهما ثوب صاحبه بغير تأمل والمنابذة ان ينبذ كل واحد منهما ثوبه
الى الآخر ولم ينظر واحد منهما الى ثوب صاحبه

Abu Huraira (Allah be pleased with him) reported that Allah's Messenger (may peace be upon him) forbade transaction called *Mulamasa*.

Abu Huraira (Allah be pleased with him) reported: Two types of transactions have been forbidden (by the Holy Prophet): *al-mulamasa* and *al-munabadha*. As for as *mulamasa* transaction is concerned, it is that every one of them (the parties entering into transaction) should touch the garment of the other without careful consideration, and *al-munabadha* is that every one of them should throw his cloth to the other and one of them should not see the cloth of his friend.

(8:32)

عن ابي هريرة قال نهى رسول الله صلى الله عليه وسلم عن بيع الحصة
وعن بيع الغرر

Abu Huraira (Allah be pleased with him) reported that Allah's Messenger (may peace be upon him) forbade a transaction determined by throwing stones, and the type which involves some uncertainty.

(8:33)

عن عبد الله عن رسول الله صلى الله عليه وسلم انه نهى عن بيع جبل الحبلية
عن ابن عمر قال كان اهل الجاهلية يتبايعون لحم الجزور الى جبل الحبلية
وجبل الحبلية ان تتج الناقة ثم تحمل التى نتجت فنهاهم رسول الله صلى الله عليه

⁴It is getting a thing against a normal advance payment on the condition that if the bargain is struck, the advance will be adjusted and if the bargain is cancelled, the seller will not return the advance. The advance being nominal, the buyer has practically no liability. He will abide by the contract if he finds it advantageous to him and will withdraw himself from it otherwise.

وسلم عن ذلك

‘Abdullah (b. ‘Umar) (Allah be pleased with him) said that Allah’s Messenger (may peace be upon him) forbade the transaction called *habal al-habala*.

Ibn ‘Umar (Allah be pleased with him) reported that the people of pre-Islamic days used to sell the meat of the slaughtered camel up to *habal al-habala*. And *habal al-habala* implies that a she-camel should give birth and then the (born one should grow young) and become pregnant. Allah’s Messenger (may peace be upon him) forbade them from that (this transaction).

(8:34)

عن ابى هريرة قال قال رسول الله صلى الله عليه وسلم من اشترى شاة مصراة فليقلب بها فليحلبها فان رضى حلابها امسكها والا ردها ومعها صاع من تمر

عن ابى هريرة ان رسول الله صلى الله عليه وسلم قال من ابتاع شاة مصراة فهو فيها بالخيار ثلاثة ايام ان شاء امسكها وان شاء ردها ورد معها صاعاً من تمر

‘Abu Huraira (Allah be pleased with him) reported Allah’s Messenger (may peace be upon him) as saying: “He, who bought a goat having its under tied up should go back with it, milk it, and, if he is satisfied with its milk, he should retain it, otherwise he should return it along with a *sa‘* of dates.”

Abu Huraira (Allah be pleased with him) reported Allah’s Messenger (may peace be upon him) as saying: “He who buys a goat with its udder tied up has the option to retain the goat if he so desires or return it within three days, and in case he returns it he should do so along a *sa‘* of dates.”

(8:35)

عن ابى امامة عن رسول الله صلى الله عليه وسلم قال لا تبيعوا المغنيات ولا تشتروهن ولا تعلموهن ولا خير في تجارة فيهن وثمنهن حرام في مثل هذا انزلت الآية ومن الناس من يشتري هو الحديث ليضل عن سبيل الله الى آخر الآية

Abu ‘Umamah reported: The Messenger of Allah (may peace be

upon him) said: "Do not sell or buy the singing girls nor train them (in singing and dancing). There is no good in their trade. Accepting their price is unlawful." The following verse was revealed in the matter of their trade:

"And of mankind is he who payeth for mere pastime of discourse, that he may mislead from Allah's way without knowledge, and maketh it the butt of mockery. For such there is a shameful doom." (31:6)

(8:36)

عن ابن عمر ان رسول الله صلى الله عليه وسلم نهى عن بيع الولاء وعن هبته (قال مسلم الناس كلهم عيال على عبد الله بن دينار في هذا الحديث)

Ibn 'Umar (Allah be pleased with them) reported that Allah's Messenger (may peace be upon him) forbade the selling and making a gift of the right of inheritance of a slave. Imam Muslim said: "All the persons depend upon 'Abdullah b. Dinar in regard to this *hadith*."

Chapter 9

MONEY AND CREDIT

Exchange through barter has been known to man since ancient times. Barter was an inconvenient method of exchange and introduced many rigidities in the market mechanism. It was the necessity of having an expeditious system of exchange that man looked for a medium of exchange. In the next many centuries money was developed to act as a measure of value and a medium of exchange.

In the sixth century A.D on the advent of the Holy Prophet (may peace be upon him), money was already known to the people and coins of various denominations were being minted and circulated in the then civilised world. The Arab traders who were in frequent touch with the rest of the world were aware of these coins and used them in their day to day transactions. At the same time barter was still in vogue and a large number of transactions, especially in agricultural sector, were conducted through barter.

The Holy Prophet (may peace be upon him) encouraged the use of money as a medium of exchange. He discouraged barter agreements because there were some practices which could lead to injustice and exploitation, barter was accepted only in a limited number of cases. For example, barter could take place in products of different kinds provided the possession was passed on simultaneously by both the parties. Exchange of two commodities of the same kind could not take place except that the quantity was equal and the possession was transferred simultaneously.¹ Barter transactions in these cases were only tolerated due to their prevalence but were not considered desirable. In a number of cases the Holy Prophet (may peace be upon him)

¹ A barter transaction in which two commodities of the same kind are exchanged in unequal quantities or the possession of the one is not transferred immediately is known as *riba-ul-fadl*.

issued explicit instructions not to enter into barter agreements. He advised to sell a product for money and to buy the other with its price. Thus money was accepted as a medium of exchange by the Holy Prophet (may peace be upon him). The role of money as a store of value was also recognized by the Holy Prophet (may peace be upon him) when he levied *zakah* on monetary assets as well. Money like other assets is subject to *zakah* at the end of the year. The general theory of *zakah* lays down that the *zakah* is leviable on wealth having potential to grow. The fact that *zakah* is charged on monetary assets suggests that money has been treated as a factor of production as well. It has the potentiality to grow and create more value.

This takes us to the discussion of money as a productive agent and its reward for participating in production. In the capitalist economics, money has been assigned a supreme role amongst other factors of production. Irrespective of the results of productive activity, which takes place by the combination of land, labour, capital and enterprise, it has been accepted that the reward for money (as capital) should be pre-determined and insured. This reward is technically known as interest. The institution of interest has come to be internalised with the concept of money.

In Islam money has been accepted as a factor of production but its reward is not pre-determined or insured. Instead it is contingent on the results of production. In case the productive activity generates any surplus value it may be distributed among all the factors of production. In case of loss the capital should also bear a proportionate share. Any reward for capital, irrespective of its productivity as ascertained by the results of the investment, has been prohibited in Islam and is considered *riba*. Capital cannot claim a fixed return periodically without ascertaining the extent of its productivity. Capital may participate in business as a partner of gain and loss. Therefore, those forms of transactions which guarantee a fixed return have been treated as involving *riba*. Instead the channels of *shirkah* and *mudarabah* are open for capital to partake in productive activities and grow.

The *riba* has a much wider connotation than a fixed return on capital as a factor of production. In case money is extended as a loan no surplus can be claimed over and above the principal.² All such increments over the principal sum constitute *riba*, irrespective of the purpose for which the sum was lent. In case the money is lent for commercial purposes the creditor has two courses open: firstly, he may

² See al-Qur'an (2:275, 279).

extend it as *qard hasan*; secondly, he may like to participate in the profit earned by the debtor. In the latter case he may agree to become a partner (for loss and gain) or *rabb-ul-mal* (financier) in a *mudarabah* contract. In any case he has to accept the responsibility of loss with the entitlement to gain. In the former case he cannot claim anything over and above the sum lent. If the loan is for consumption purpose, it has to be a *qard hasan*.³ Extending *qard hasan* is meeting a moral obligation and no monetary reward can be claimed for it. Helping the poor and needy has been a virtue in all civilised societies throughout human history.

Qard hasan is an institution of the Islamic economy. It is an element of the overall scheme of social insurance founded at different tiers of household, family, locality and nationality. It is the primary responsibility of the members of one's family to extend *qard hasan* to needy members. In case they are not capable of doing so people living in the neighbourhood are responsible to meet their social obligation. In an overall context, the state may undertake to provide this facility in those cases where the family and neighbours have failed to help. In any case the institution has to be organised so that no needy person is exploited by some one due to non-availability of *qard hasan*.

Qard hasan is a sister institution of *infaq*. *Infaq* is spending on the poor and the needy, including one's own self and family. *Qard hasan* is a loan which is recoverable from the borrower. The *Shari'ah* has preferred *qard hasan* over *infaq* as the former inculcates self-respect in the borrower and leaves an urge in him to re-generate struggle and enterprise. *Infaq* is required in those cases where taking back the money is either not possible (as in case of widows, orphans, invalids) or not desirable (as dependent parents, wife, children etc.)

The theory of *qard hasan* has been couched in an elaborate code of conduct for the debtor and the creditor. Firstly, no loan may be sought until it is extremely urgent. Borrowing for the purpose of acquiring comforts and luxuries is simply unthinkable in an Islamic economy. One can resort to borrowing if the basic necessities of life are not available. Similarly, none has a social responsibility to extend *qard hasan* if the borrower wants to indulge in a life of *israf* or *tana'um*. Instead in the general framework of the *Shari'ah* it seems desirable that such requests should not be encouraged. Secondly, it is desirable to record the transaction in the presence of witnesses (except the day-to-day short term transactions). Thirdly, the lender can ask for a mort-

³ An increment on the principal sum lent is known as *Riba-un-Nasiyy'a*.

gage, technically known as *rahn*. There are detailed regulations for *rahn* in the *fiqh* which may be referred to by the interested reader. Fourth, the debtor has been instructed to make prompt payment on due date. Fifth, a person who affords to repay the loan before the due date should do so. He should not necessarily wait for the due date. Sixth, the creditor has been instructed to treat the debtors kindly. He should not, in normal circumstances, chase the debtor for his money. The dignity of the debtor should not be injured by an indecent course of recovery. Seventh, in case a debtor seeks extension he may be granted generously. Eighth, the creditor should grant remission to the debtor in case he is unable to repay in part or in full. Ninth, in case the creditor is not willing to grant remission, and the debtor is unable to repay, the state may help the debtor from *zakah* funds.⁴ Thus *qard hasan* is an element of the overall scheme of social insurance visualised by the *Shari'ah* through *infaq* and *zakah*.

(i) MONEY AS MEDIUM OF EXCHANGE

النقد للصرف

(9:1)

عن معمر بن عبد الله انه ارسل غلامه بصاع قمح فقال بعه ثم اشتر به شعيراً فذهب الغلام فاخذ صاعاً و زيادة بعض صاع فلما جاء معمر اخبره بذلك فقال له معمر لم فعلت ذلك انطلق فردّه ولا تأخذن الا مثلاً بمثل فاني كنت اسمع رسول الله صلى الله عليه وسلم يقول الطعام بالطعام مثلاً بمثل قال وكان طعامنا يومئذ الشعير قيل له فانه ليس بمثله قال انى اخاف ان يضارع

عن سعيد بن المسيب يحدث ان ابا هريرة وابا سعيد حدثاه ان رسول الله صلى الله عليه وسلم بعث اخابني عدى الانصاري فاستعمله على خير فقدم بتمر جنيب فقال له رسول الله صلى الله عليه وسلم أكل تمر خير هكذا قال لا والله يارسول الله انا لنشتري الصاع بالصاعين من الجمع فقال رسول الله صلى الله عليه وسلم لاتفعلوا ولكن مثلاً بمثلٍ اوبيعوا هذا واشتروا بثمنه من هذا وكذلك الميزان

عن ابي سعيد يقول جاء بلال بتمر برنى فقال له رسول الله ﷺ من اين هذا فقال بلال تمر كان عندنا رديئى فبعت منه صاعين بصاع لمطعم النبي ﷺ

⁴ See al-Qur'an (9:60).

فقال رسول الله ﷺ عند ذلك اوه عين الربا لا تفعل ولكن اذا اردت ان تشتري التمر فبعه بيع آخر ثم اشتر به -

عن ابي نضرة قال سألت ابن عباس عن الصرف فقال ايدا بيد قلت نعم قال فلا بأس به فاخبرت ابا سعيد فقلت انى سألت ابن عباس عن الصرف قال ايدا بيد قلت نعم قال فلا بأس به قال او قال ذلك انا سنكتب اليه فلا يفتيكموه قال فوالله لقد جاء بعض فتیان رسول الله ﷺ بتمر فانكره فقال كان هذا ليس من تمر ارضنا قال كان في تمر ارضنا (او في تمرنا) العام بعض الشئ فاخذت هذا وزدت بعض الزيادة فقال اضعفت اربيت لا تقربن هذا اذا رابك من تمرك شئ فبعه ثم اشتر الذي تريد من التمر -

Ma'mar b. 'Abdullah reported that he sent his slave with a *sa'* of wheat and said to him: "Sell it, and then buy with it barley." The slave went away and he got a *sa'* (of barley) and a part of *sa'* over and above that. When he came to Ma'mar he informed him about that, whereupon Ma'mar said to him: "Why did you do that? Go back and return that, and do not accept but weight for weight, for I used to hear from Allah's Apostle (may peace be upon him) as saying: "What for wheat for wheat and like for like." He (one of the narrators) said: 'Our food in those days consisted of barley. It was said to him (Ma'mar) that (wheat) is not like that (barley).' He replied: 'I am afraid these may not be similar.'"

Abu Huraira and Abu Sa'id al-Khudri (Allah be pleased with them) reported that Allah's Messenger (may peace be upon him) deputed a person from Banu 'Adi al-Ansari to collect revenue from Khaibar. He came with a fine quality of dates, whereupon Allah's Messenger (may peace be upon him) said to him: "Are all the dates of Khaibar like this?" He said: "Allah's Messenger, it is not so." We buy one *sa'* of (fine dates), with two *Sa'* of the dates of different qualities mixed together." Whereupon Allah's Messenger (may peace be upon him) said: "Don't do that, but like for like, or sell this (the inferior quality and receive the price) and then buy with the price of that, and that would make up the measure."

Abu Sa'id reported: Bilal (Allah be pleased with him) came with fine quality of dates. Allah's Messenger (may peace be upon him) said to him: "From where (you have brought them?)" Bilal said: "We had inferior quality of dates and I exchanged two *sa's* (of inferior quality) with one *sa'* (of fine quality) as food for Allah's Apostle (may peace be upon him)," whereupon Allah's Messenger (may peace be upon him)

said: "Woe! It is in fact usury; therefore, don't do that. But when you intend to buy dates (of superior quality), sell (the inferior quality) in a separate bargain and then (the superior quality)." And in the *hadith* transmitted by Ibn Sahl there is no mention of "Whereupon".

Abu Nadra reported: I asked Ibn 'Abbas (Allah be pleased with them) about the conversion (of gold and silver for silver and gold). He said: "Is it hand to hand exchange?" I said: "Yes," whereupon he said: "There is no harm in it." I informed Abu Sa'id about it, telling him that I had asked Ibn 'Abbas about it and he said: "Is it hand to hand exchange?" I said: "Yes," whereupon he said: "There is no harm in it." He (the narrator) said, or he said like it: "We will soon write to him, and he will not give you this *fatwa* (religious verdict)." He said: "By Allah, some one of the boy-servants of Allah's Messenger (may peace be upon him) brought dates, but he refused to accept them (on the plea) that those did not seem to be of the dates of our land." He said: "Something had happened to the dates of our land, or our dates. So I got these dates (in exchange) by giving excess (of the dates of our land)," whereupon he said: "You made an addition for getting the fine dates (in exchange) which tantamounts to *riba*; don't do that (in future). Whenever you find some doubt (as regards the deteriorating quality of) your dates, sell them, and then buy the dates that you like."

(ii) BARTER

(9:2)

بيع المقايضة

عن سليمان بن ابي مسلم قال : سالت ابا المنهال عن الصرف يدا بيد . فقال : اشتريت انا وشريك لى شيئا يدا بيد ونسيئة فجاءنا البراء بن عازب . فسألناه . فقال : فعلت انا وشريكي زيد بن ارقم وسألنا النبي صلى الله عليه وسلم عن ذلك ، فقال : ما كان يداً بيد فخذوه وما كان نسيئةً فذروه

Ibn al-Aswad reported: Sulaiman b. Abi Muslim informed us saying: I asked Abu al-Minhal about barter which is carried out by immediate exchange (by both the parties). He said: 'I and my partner bartered a thing on the basis of immediate delivery and another on deferred delivery basis.' Then Bara' b. Azib called upon us. We asked him (about this). He said: "I and my partner Zaid b. Arqam did the same and we asked the Holy Prophet (may peace be upon him) about this." He (the Holy Prophet, may peace be upon him) said: "Whatever is (bartered) on immediate delivery basis is lawful and whatever is

(bartered) on the deferred delivery basis is unlawful.”

(iii) BAI' AL-SARF

بيع الصرف

(9: 3)

عن ابى سعيد الخدرى ان رسول الله صلى الله عليه وسلم قال لا تبيعوا الذهب بالذهب الا مثلاً بمثل ولا تشفوا بعضها على بعض ولا تبيعوا الورق بالورق الا مثلاً بمثل ولا تشفوا بعضها على بعض ولا تبيعوا منها غائباً بناجز
عن ابى سعيد الخدرى ان رسول الله صلى الله عليه وسلم قال لا تبيعوا الذهب بالذهب ولا الورق بالورق الا وزناً بوزن مثلاً بمثل سواء بسواء
عن عبد الرحمن بن ابى بكرة عن ابيه قال نهى رسول الله صلى الله عليه وسلم عن الفضة بالفضة والذهب بالذهب الاسواء بسواء وامرنا ان نشترى الفضة بالذهب كيف شئنا ونشترى الذهب بالفضة كيف شئنا قال فسأله رجل فقال يدا بيد فقال هكذا سمعت .

عن فضالة بن عبيد الانصارى يقول اتى رسول الله صلى الله عليه وسلم وهو بخير بقلادة فيها خرز وذهب وهى من المغانم تباع فامر رسول الله صلى الله عليه وسلم بالذهب الذى فى القلادة فنزع وحده ثم قال لهم رسول الله صلى الله عليه وسلم عليه وسلم بالذهب وزناً بوزن

Abu Sa'id al-Khudri reported Allah's Messenger (may peace be upon him) as saying: "Do not sell gold for gold, except like for like, and do not increase something of it upon something; and don't sell silver unless like for like, and don't increase something of it upon something, and do not sell for ready money something to be given later."

Abu Sa'id al-Khudri (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) as saying: "Do not sell gold for gold and silver for silver except weight for weight and of the same kind and in equal quantity."

'Abd al-Rahman b. Abu Bakra reported on the authority of his father that Allah's Messenger (may peace be upon him) forbade the sale of gold for gold, and silver for silver except equal for equal, and commanded us to buy silver for gold as we desired and buy gold for silver as we desired. A person asked him (about the nature of payment), whereupon he said: "It is to be made on the spot. This is what I heard from

Allah's Messenger (may peace be upon him)."

Fadala b. 'Ubaid al-Ansari reported: A necklace having gold and gems in it was brought to Allah's Messenger (may peace be upon him) in Khaibar and it was one of the spoils of war and was put to sale. Allah's Messenger (may peace be upon him) said: "The gold used in it should be separated, and then Allah's Messenger (may peace be upon him) further said: '(Sell) gold for gold with equal weight.'"

(iv) RIBA AL-FADL

ربا الفضل

(9:4)

عن عثمان بن عفان ان رسول الله صلى الله عليه وسلم قال لا تبيعوا الدينار بالدينارين ولا الدرهم بالدرهمين .

عن مالك بن اوس بن الحدثان انه قال اقبلت اقول من يصطرف الدراهم فقال طلحة بن عبيدالله (وهو عند عمر بن الخطاب) ارنا ذهبك ثم اثنتا اذا جاء خادمنا نعطك ورقك فقال عمر بن الخطاب كلا والله لتعطينه ورقه اولتردن اليه ذهبه فان رسول الله صلى الله عليه وسلم قال الورق بالذهب رباً الاهاء وهاء والبر بالبر رباً الاهاء وهاء والشعير بالشعير رباً الاهاء وهاء والتمر بالتمر رباً الاهاء وهاء

عن ابي قلابة قال كنت بالشام في حلقة فيها مسلم بن يسار فجاء ابو الاشعث قال قالوا ابو الاشعث ابو الاشعث فجلس فقلت له حدث اخانا حديث عبادة بن الصامت قال نعم غزونا غزاة وعلى الناس معاوية فغنمنا غنائم كثيرة فكان فيما غنمنا آنية من فضة فامر معاوية رجلاً ان يبيعها في اعطيات الناس فتسارع الناس في ذلك فبلغ عبادة بن الصامت فقال انى سمعت رسول الله صلى الله عليه وسلم ينهى عن بيع الذهب بالذهب والفضة بالفضة والبر بالبر والشعير بالشعير والتمر بالتمر والملح بالملح الاسواء بسواء عيناً بعين فمن زاد او اوز داد فقد اربى فرد الناس ما اخذوا فبلغ ذلك معاوية فقام خطيباً فقال الا ما بال رجال يتحدثون عن رسول الله صلى الله عليه وسلم احاديث قد كنا نشهده ونصحه فلم نسمعها منه فقام عبادة بن الصامت فاعاد القصة ثم قال لنحدثن بما سمعنا من رسول الله صلى الله عليه وسلم وان كره معاوية (او قال وان رغم) ما ابالي ان لا اصحبه في جنده ليلة سوداء قال حماد هذا اونحوه

عن ابي المنهال قال باع شريك لى ورقاً بنسيئة الى الموسم او الى الحج فجاء الى فاخبرنى فقلت هذا امر لا يصلح قال قدبعته فى السوق فلم ينكر ذلك على احد فاتيت البراء بن عازب فسألته فقال قدم النبى صلى الله عليه وسلم المدينة ونحن نبيع هذا البيع فقال ماكان يدأ بيد فلا بأس به وما كان نسيئة فهو رباً وأت زيد بن ارقم فانه اعظم تجارة منى فاتيته فسألته فقال مثل ذلك

‘Uthman b. ‘Affan reported Allah’s Messenger (may peace be upon him) as saying: “Do not sell a dinar for two dinars and one dirham for two dirhams.”

Malik b. Aus b. Al-Hadathan reported: I came saying who was prepared to exchange dirhams (for my gold), whereupon Talah b. ‘Ubaidullah (Allah be pleased with him) (as he was sitting with ‘Umar b. Khattab) said: “Show us your gold and then come to us (at a later time). When our servant would come we would give you your silver (dirhams due to you).” Thereupon ‘Umar b. Khattab (Allah be pleased with him) said: “Not at all.” By Allah, either give him his silver (coins), or return his gold to him, for Allah’s Messenger (may peace be upon him) said: Exchange of silver for gold (has an element of) *riba* in it, except when (it is exchanged) on the spot; and wheat for wheat is *riba* unless both are handed over on the spot; barley for barely is *riba* unless both are handed over on the spot; dates for dates is *riba* unless both are handed over on the spot.⁵

Abu Qilaba reported: I was in Syria (having) a circle (of friends), in which was Muslim b. Yasar. There came Abu’l-Ash’ath. He (the narrator said that they (the friends) called him: Abu’l Ash’ath, Abu’al-Ash’ath, and he sat down. I asked to him: “Narrate to our brother the *hadith* of ‘Ubadah b. Samit.” He said: “Yes,” we went out on an expedition, Mu’awiya being the leader of the people, and we gained a lot of spoils of war. And there was one silver utensil in what we took as

⁵ There has been a difference of opinion among jurists about the item which entail *riba al-fadl*. Some of them felt that it pertained to only six articles which have been expressly stated in the *ahadith*. They are gold, silver, dates, wheat, salt and barley. But others disagree with it. For example, Abu Hanifa thought that since all these articles can be measured and weighed so *kail* and *wazn* were the distinctive features of these articles. On this analogy, he held that *riba al-fadl* would arise in respect of all those articles which can be measured or weighed. But Shafai’ considers qualities of eatability (*ta’am*) and being money (*thamaniyyat*) in these articles. So he included all those articles in this category which could be food items or act as money. Malik thought them to be articles of food and those which could be stored. So he drew his analogy on the basis of these two qualities.

spoils. Mu'awiya ordered a person to sell it for payment to the people (soldiers). The people made haste in getting that. The news of (this state of affairs) reached 'Ubada b. Samit, and he stood up and said: I heard Allah's Messenger (may peace be upon him) forbidding the sale of gold by gold, and silver by silver, and wheat by wheat, and barley by barley and dates by dates and salt by salt, except like for like and equal for equal. So he who made an addition or who accepted an addition (committed the sin of taking) *riba*. So the people returned what they had got. This reached Mu'awiya, and he stood up to deliver an address. He said what is the matter with the people that they narrate from the Messenger of Allah (may peace be upon him) such traditions which we did not hear though we saw him (the Holy Prophet) and lived in his company? Thereupon 'Ubada b. Samit stood up and repeated the narration, and then said: We will definitely narrate what we heard from Allah's Messenger (may peace be upon him) though it may be unpleasant to Mu'awiya (or he said: Even if it is against his will). I don't mind if I do not remain in his troop in the dark night. Hammad said this or something like this.

Abu Minhal reported: My partner sold silver to be paid in the (*Hajj*) season of (in the days of) *Hajj*. He (my partner) came to me and informed me, and I said to him: "Such transaction is not desirable. He said: "I sold it in the market (on loan) but nobody objected to this. I went to al-Bara' b. 'Azib and asked him, and he said: Allah's Apostle (may peace be upon him) came to Medina and we made such transaction, whereupon he said: "In case the payment is made on the spot there is no harm in it, and in case (it is sold) on loan, it is usury." You better go to Zaid b. Arqam, for he is a greater trader than I; so I went to him and asked him, and he said like it.

(v) RIBA AL-NASIYA

بَا النسيئة

(9:5)

عن سفيان بن عيينة (واللفظ لابن عباد) قال حدثنا سفيان عن عمرو بن
 ميمون قال سمعت ابا سعيد الخدري يقول الدينار بالدينار والدرهم بالدرهم
 مثلاً بمنزلة من زاد او ازداد فقد اربى فقلت له ان ابن عباس يقول غير هذا فقال
 قد لقيت ابن عباس فقلت رأيت هذا الذي تقول أشئ سمعته من رسول الله
 صلى الله عليه وسلم او وجدته في كتاب الله عز وجل فقال لم اسمعه من رسول الله
 صلى الله عليه وسلم ولم اجدته في كتاب الله ولكن حدثني اسامة بن زيد ان النبي

صلى الله عليه وسلم قال الربا في النسيئة

عن ابن عباس يقول اخبرني اسامة بن زيد ان النبي صلى الله عليه وسلم

قال انها الربا في النسيئة

Abu Salih reported: I heard Abu Sa'id al-Khudri (Allah be pleased with him) said: Dinar (gold) for gold and dirham for dirham can be (exchanged) with equal for equal; but he who gives more or demands more in fact deals in *riba*, I said to him: Ibn 'Abbas (Allah be pleased with them) says otherwise, whereupon he said: I met Ibn 'Abbas (Allah be pleased with them) and said: Do you see what you say; have you heard it from Allah's Messenger (may peace be upon him) or found it in the Book of Allah, the Glorious and Majestic? He said: "I did not hear it from Allah's Messenger (may peace be upon him) and I did not find it in the Book of Allah (Glorious and Majestic), but Usama b. Zaid narrated it to me that Allah's Apostle (may peace be upon him) said: "There can be an element of interest in credit."

'Ubaidullah b. Abu Yazid heard Ibn 'Abbas (Allah be pleased with them) as saying: Usama b. Zaid reported Allah's Apostle (may peace be upon him) as saying: There can be an element of interest in credit (when the payment is not equal).

(9:6)

عن ابي هريرة رضى الله عنه قال : قال رسول الله صلى الله عليه وسلم :

من باع بيعتين في بيعة فله اولهما او الربا .

Abu Huraira (Allah be pleased with him) reported that the Messenger of Allah (may peace be upon him) said: "If a person conducts two transactions contained in one he should stick to the lower one or he will commit an act (involving) *riba*."

(9:7)

عن سليمان بن عمرو ، عن أبيه قال : سمعت رسول الله صلى الله عليه وسلم في حجة الوداع يقول : الا ان كل ربامن ربا الجاهلية موضوع ، لكم رؤوس اموالكم لاتظلمون ، ولا تظلمون ، الا وان كل دم من دم الجاهلية موضوع ، واول دم اضع منه ادم الحارث بن عبد المطلب كان مسترضعا في بني ليث ، فقتلته هذيل قال : اللهم هل بلغت قالوا نعم ثلاث مرات قال : اللهم اشهد ثلاث مرات .

Sulaiman b. 'Amr reported on the authority of his father: I heard Allah's Messenger (may peace be upon him) during *Hajjatul Wida'* (the last pilgrimage) as saying: "Beware all the *riba* of pre-Islam days is written off today. You can claim back your principal. Neither you do any excess on someone nor will you be subjected to an excess. Beware, all murders of the pre-Islam days are written off today and first of all I write off the blood of Harith b. 'Abdul Muttalib." He was nursed in *Bani harith* and Huzail killed him. The Prophet said (to the gathering): "O Allah, have I conveyed the message?" They (the companions) said: Yes, you have conveyed. This they said thrice. Then the Prophet said: O Allah, be a witness to me." He repeated it thrice.

(9:8)

عن علقمة عن عبد الله قال لعن رسول الله صلى الله عليه وسلم آكل الربا وموكله قال قلت وكاتبه وشاهديه قال انما نحدث بما سمعنا
عن جابر قال لعن رسول الله صلى الله عليه وسلم آكل الربا وموكله وكاتبه وشاهديه وقال هم سواء

'Abdullah (b. Mas'ud) (Allah be pleased with him) said that Allah's Messenger (may peace be upon him) cursed the one who accepted interest and the one who paid it. I asked about the one who recorded it, and two witnesses to it. He (the narrator) said: "We narrate what we have heard."

Jabir said that Allah's Messenger (may peace be upon him) cursed the acceptor of interest and its payer, and one who records it, and the two witnesses; and he said: "They are all equal."

(9:9)

عن ابي هريرة ان رسول الله صلى الله عليه وسلم قال اجتنبوا السبع الموبقات قيل يا رسول الله وما هن قال الشرك بالله والسحر وقتل النفس التي حرم الله الا بالحق واكل مال اليتيم واكل الربا والتولى يوم الزحف وقذف المحصنات الغافلات المؤمنات

It is reported on the authority of Abu Harith that the Messenger of Allah (may peace be upon him) observed: Avoid the seven abnoxious things. It was said (by the hearers): What are they, Messenger of Allah?

He (the Holy Prophet) replied: Associating anything with Allah, magic, killing of one whom God has declared inviolate without a just cause, consuming the property of an orphan, and consuming of usury, turning back when the army advances, and slandering chaste women who are believers, but unwary.

(9:10)

عن سمرة بن جندب . رضى الله عنه قال : قال النبى صلى الله عليه وسلم : رايت الليلة رجلين اتيانى . فاخرجانى الى ارض مقدسة ، فانطلقنا . حتى اتينا على نهر من دم فيه رجل قائم . وعلى وسط النهر رجل بين يديه حجارة . فاقبل الرجل الذى فى النهر . فاذا اراد الرجل ان يخرج رمى الرجل بحجر فى فيه . فرده حيث كان . فجعل كلما جاء ليخرج رمى فى فيه بحجر . فيرجع كما كان . فقلت : ما هذا فقال : الذى رايت فى النهر اكل الربا

Samura b. Jundub (Allah be pleased with him) reported the Holy Prophet (may peace be upon him) as saying: I saw (in a dream) two persons coming towards me. They took me towards the Sacred Land. We went on till we reached a stream of blood. There was a man in the stream. On the bank of the stream, there was another man with a stone before him. The man in the stream advanced and as he intended to come out, the man (on the bank) flung the stone on his face and made him go back where he was. Whenever he (tried to) come out he (the man on the bank) flung the stone on his face and he retreated to where he was. I (the Prophet) said: "What is it?" He said: "Whom you see in the stream is one who devours usury."

(9:11)

عن ابى هريرة قال قال رسول الله صلى الله عليه وسلم : لياتين على الناس زمان لا يبقى منهم احد الا اكل الربا فمن لم يأكل اصابه من غباره

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: Certainly the time will come upon mankind when only the receiver of usury will remain and if he does not receive it, its dust will reach him.

(9:12)

عن ابن مسعودٍ ان النبي صلى الله عليه وسلم قال الربا وان كثر فان عاقبته
تصير الى قل

Ibn Mas'ud reported the Holy Prophet (may peace be upon him) as saying: Verily, even though the usury is abundant, ultimately it leads in the end to penury.

(vi) QARD HASN

القرض الحسن

(a) Permissibility

الحل

(9:13)

عن اسماعيل ابن ابراهيم بن عبد الله بن ابي ربيعة . عن ابيه . عن جده
قال : استقرض منى النبي صلى الله عليه وسلم اربعين الفا . فجاءه مال فدفعه
الى وقال : بارك الله لك فى اهلك ومالك . انها جزاء السلف الحمد والاداء .

'Abdullah b. Abi Rabi'a reported his grandfather saying, on the authority of his father: The Holy Prophet (may peace be upon him) borrowed forty thousand (dirhams) from me. The revenue came in to him and he paid it to me saying: May Allah bless your family and your property. Verily, the only reward for a loan is the thanks giving and the repayment.

(b) Repayment

اداء القرض

(9:14)

عن ابي هريرة رضى الله عنه عن النبي صلى الله عليه وسلم
قال : من اخذ اموال الناس يريد اداها ادى الله عنه ومن اخذ يريد اتلافها اتلفه
الله

It is related on the authority of Abu Huraira that the Prophet (may peace be upon him) remarked: "If anyone accepts other peoples' belongings with the intent to pay back Allah will pay back for him. But if anyone accepts them with intent to squander them, Allah will destroy his property (on that account)."

(9:15)

عن صهيب الخير عن رسول الله صلى الله عليه وسلم قال ايها رجل يدين دينا وهو مجمع ان لا يوفيه اياه لقي الله سارقا
عن ابي هريرة ان النبي صلى الله عليه وسلم قال من اخذ اموال الناس يريد اتلافها اتلفه الله .

Suhaibul Khair reported the Messenger of Allah (may peace be upon him) as saying: "If anyone borrows a sum from someone and he is determined not to repay it, he will meet Allah as a thief."

Abu Huraira reported: The Holy Prophet (may peace be upon him) said: "Whoever takes other's belongings with the intention of destroying it, God will destroy him."

(9:16)

عن عمران بن حذيفة قال : كانت ميمونة تدان و تكثر . فقال لها اهلها في ذلك ولاموها . ووجدوا عليها . فقالت : لا اترك الدين . وقد سمعت خليلي وصفيى صلى الله عليه وسلم يقول : مامن احد يدان دينا ، فعلم الله انه يريد قضاءه الا اداه الله عنه في الدنيا .

'Imran b. Hudhaifa reported that Maimuna used to take loan frequently. Her family members talked to her in this regard and reproached her. Once they found her under debt. But she said: "I shall not leave debt (against me)." Indeed, I have heard my Friend and the Praised (may peace be upon him) as saying: "Anyone who takes a loan, and Allah knows that he intends to repay it, Allah helps him repay that in this world."

(9:17)

عن ابي رافع ان رسول الله صلى الله عليه وسلم استسلف من رجل بكرا فقدمت عليه ابل من ابل الصدقة فامر ابا رافع ان يقضى الرجل بكره فرجع اليه ابو رافع فقال لم اجد فيها الاخييراً رباعياً فقال اعطه اياه ان خيار الناس احسنهم قضاءً .

عن ابي هريرة قال كان لرجل على رسول الله صلى الله عليه وسلم حق

فاغلظ له فهم به اصحاب النبي صلى الله عليه وسلم فقال النبي صلى الله عليه وسلم ان لصاحب الحق مقالا فقال لهم اشتروا له سنا فاعطوه اياه فقالوا انا لانجد الا سنا هو خير من سنه قال فاشتروه فاعطوه اياه فان من خيركم او خيركم احسنكم قضاء

Abu Rafi' reported that Allah's Messenger (may peace be upon him) took from a man as a loan a young camel (below six years). Then the camels of *sadaqa* were brought to him. He ordered Abu Rafi' to return to that person the young camel (as a return of the loan). Abu Rafi' returned to him and said: "I did not find among them but better camels above the age of six." He (the Holy Prophet) said: "Give that to him for the best men are those who are best in paying off the debt."

Abu Huraira (Allah be pleased with him) reported: Allah's Messenger (may peace be upon him) owed (something) to person. He behaved in an uncivilised manner with him. This vexed the Companions of the Holy Prophet (may peace be upon him) whereupon Allah's Apostle (may peace be upon him) said: "He who has a right is entitled to speak, and said to them (his Companions): Buy a camel for him and give that to him." They said: "We do not find a camel (of that age) but one with better age than that." He said: "Buy that and give that to him, for best of you or best amongst you are those who are best in paying off debt."

(9:18)

عن ابى هريرة ان رسول الله صلى الله عليه وسلم كان يؤتى بالرجل الميت عليه الدين فيسأل هل ترك لدينه من قضاء فان حدث انه ترك وفاء صلى الله عليه والا قال صلوا على صاحبكم فلما فتح الله عليه الفتوح قال : انا اولى بالمؤمنين من انفسهم فمن توفى و عليه دين فعلى قضاءه ومن ترك مالا فهو لورثته .

عن ابى هريرة عن النبي صلى الله عليه وسلم قال والذي نفس محمد بيده ان على الارض من مؤمن الا انا اولى الناس به فايكم ماترك ديننا اوضياعا فانا مولاه وايكم ترك مالا فالى العصة من كان .

Abu Huraira (Allah be pleased with him) reported that when the body of a dead person having burden of debt upon him was brought to Allah's Messenger (may peace be upon him) he would ask whether he had left property enough to clear off his debt, and if the property left

had been sufficient for that (purpose), he observed funeral prayer for him, otherwise he said (to his Companions): You observe prayer for your companion. But when Allah opened the gateways of victory for him, he said: "I am nearer to the believers than themselves, so if anyone dies leaving a debt, its payment is my responsibility, and if anyone leaves a property, it goes to his heirs."

Abu Huraira (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) having said this: "By Him in Whose Hand is the life of Muhammad, there is no believer on the earth with whom I am not the nearest among all the people. He who amongst you (dies and leaves a debt, I am there to pay it, and he who amongst you (dies) leaving behind children I am there to look after them. And he who amongst you leaves behind property, that is for the inheritor whoever he is."

(c) Rahn

الرهن

(9:19)

عن عائشة قالت اشترى رسول الله صلى الله عليه وسلم من يهودى طعاماً بنسيئة فاعطاه درعاً له رهناً .

'A'isha (Allah be pleased with her) reported that Allah's Messenger (may peace be upon him) bought some grain from a Jew on credit and gave him a coat-of-mail of his as a pledge.

(d) Surety

الكفالة

(9:20)

عن ابن عباس ان رجلاً لزم غريباً له بعشرة دنا نير على عهد رسول الله صلى الله عليه وسلم فقال ما عندى شئ اعطيكه فقال لا والله لا افارقك حتى تقضىنى اوتاتينى بحميل فجره الى النبى صلى الله عليه وسلم فقال له النبى صلى الله عليه وسلم كم تستنظره فقال شهراً فقال رسول الله صلى الله عليه وسلم فانا احمل له فجاءه فى الوقت الذى قال النبى صلى الله عليه وسلم فقال له النبى صلى الله عليه وسلم من اين اصبت هذا قال من معدن قال لاخيرفيها وقضاها

عن عبد الله بن ابي قتادة ان النبى صلى الله عليه وسلم اتى بجنازة ليصلى عليها فقال صلوا على صاحبكم فان عليه ديناً فقال ابو قتادة ان اتكفل به قال

النبي صلى الله عليه وسلم بالوفاء قال بالوفاء وكان الذي عليه ثمانية عشر وتسعة عشر درهماً

Ibn 'Abbas reported that a person chased his debtor who owed him ten *dinars* in the days of the Messenger of Allah (may peace be upon him). He (the debtor) said: "I do not have anything to repay your debt." He (the creditor) said: "By God! I shall not leave you until you pay-back my debt or you bring some surety." He (the creditor) dragged him (the debtor) to the Holy Prophet (may peace be upon him). The Holy Prophet (may peace be upon him) said (to the creditor): "How much respite will you extend to him?" He (the creditor) said: "One month." The Messenger of Allah (may peace be upon him) said: "I am surety for him (the debtor). The debtor arrived on the date appointed by the Holy Prophet (may peace be upon him) and brought the money. Then Holy Prophet (may peace be upon him) asked him (the debtor): "Wherefrom did you get this money?" He (the debtor) said: "I got it from a mine." He the Holy Prophet) said: "There is no good in it (as the money might belong to some one else)." Then he (the Holy Prophet) himself made the payment.

Abu Qatada reported that a bier was brought to the Holy Prophet (may peace be upon him) so that he (the Holy Prophet) might pray over it. He (the Holy Prophet) said: "Pray over your companion for he is a debtor." On this Abu Qatada said: "I stand surety on the payment of his debt." The Holy Prophet (may peace be upon him) asked (from Abu Qatada): "Will you pay the debt in full?" He (Abu Qatada) said: "Yes, in full." He owed 18 or 19 dirhams.

(e) al-Hawala (Endorsement
of debt)

الحوالة

(9:21)

عن ابي هريرة ان رسول الله صلى الله عليه وسلم قال مطل الغنى ظلم
واذا اتبع احدكم على مليئ فليتبع

Abu Huraira (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) as saying: "Delay (in the payment of debt) on the part of a rich man is injustice, and when one of you is referred to a rich man, he should follow him."

(10:64)

عن ابن عمر ان رسول الله صلى الله عليه وسلم امر بركة الفطر ان تؤدى قبل خروج الناس الى الصلاة .

Ibn 'Umar reported that the Messenger of Allah (may peace be upon him) ordered that the *Sadaqat-ul-Fitr* should be paid before the people go out for prayer.

(10:65)

عن ابى سعيد الخدرى ان معاوية لما جعل نصف الصاع من الخنطة عدل صاع من تمر انكر ذلك ابوسعيد وقال لا اخرج فيها الا الذى كنت اخرج فى عهد رسول الله صلى الله عليه وسلم صاعا من تمر او صاعا من زبيب او صاعا من شعير او صاعا من اقط .

Abu Sa'id al-Khurdi reported that when Mu'awiya prescribed half a *Sa'* of wheat equal to one *Sa'* of dates, he (Abu Sa'id al-Khudri) objected to it, and said: "I would take out (*Sadaqat-ul-Fitr*) but that which I used to bring forth during the lifetime of the Messenger of Allah (may peace be upon him) one *Sa'* of dates, or one *Sa'* of raisins, or one *Sa'* of barley, or one *Sa'* of cheese."

(10:66)

عن ابى سعيد الخدرى قال كنا نخرج زكاة الفطر من ثلاثة اصناف الاقط والتمر والشعير .

Abu Sa'id al-Khudri reported: "We used to take out the *zakah* of *Fitr* in three kinds, cheese, dates and barley."

(v) KHUMUS

الخمس

(10:67)

عن عبادة بن الصامت قال : أخذ رسول الله صلى الله عليه وسلم يوم حنين وبرة من جنب بعير فقال : يا أيها الناس إنه لا يحل لى مما أفاء الله عليكم قدر هذه . الا الخمس والخمس مردود عليكم . قال أبو عبد الرحمن : اسم ابى سلام مطور وهو حبشى واسم أبى أمامة : صدى بن عجلان والله تعالى أعلم .

عن عمرو بن شعيب ، عن أبيه عن جده أن رسول الله صلى الله عليه وسلم أتى بغيراً فاخذ من سنّاه وبرة بين إصبعيه ، ثم قال : إنه ليس لي من الفئء شيء ولا هذه إلا الخمس ، والخمس مردود فيكم .

'Ubada b. Samit reported that Allah's Messenger (may peace be upon him) took hold of the fur of a side of the camel on the Day of Hunain and said: "O Ye people verily, it is not lawful for me out of what Allah has bestowed upon you (as *fai*) even to this extent, save the *khumas* and *khumus* is (again) returned to you." Abu 'Abdar Rahman said: "The name of Abi Sallam was Mamtur, a negro; and the name of Abu Umama was Sudda b. 'Ajlan; and Allah knows best."

'Amr b. Shu'aib reported on the authority of his father who reported from his grandfather that the Messenger of Allah (may peace be upon him) came to a camel and took hold of the fur from its side in his fingers and said: verily, there is nothing that is lawful for me from out of *fai* — not even this fur — except the *khumus* (one-fifth) and the *Khumus* is also returned to you.

(10:68)

عن أبي هريرة عن رسول الله صلى الله عليه وسلم انه قال العجاء جرحها جبار والبئر جبار والمعدن جبار وفي الركاز الخمس .

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "The wound caused (by falling) in the well, in the mine, and caused by the animal has no requital for it; and there is one-fifth (for the government) in the buried treasure."

(vi) AL-JIZYA

الجزية

(10:69)

عن انس بن مالك ، وعن عثمان بن ابي سليمان ان النبي صلى الله عليه وسلم بعث خالد بن الوليد الي اكيدر دومة فاخذ فاتوه به فحقن له دمه وصالحه على الجزية

'Uthman b. Abi Sulaiman reported that the Apostle of Allah (may peace be upon him) despatched Khalid b. Walid toward Ukaidir of Dummah, who was arrested. They (the people of Dummah) brought Ukaidir to him. He (Khalid) protected him from murder and entered into a truce with him on the payment of *jizya* (by the people of Dummah).

(10:70)

عن ابن عباس قال : صالح رسول الله صلى الله عليه وسلم أهل نجران على ألفى حلة ، النصف في صفر والبقية في رجب يؤدونها إلى المسلمين ، وعارية ثلاثين درعا ، وثلاثين فرساً ، وثلثين بعيراً وثلاثين من كل صنف من أصناف السلاح يغزون بها ، والمسلمون ضامنون لها حتى يردوها عليهم إن كان باليمن كيد او غدره ، على أن لا تهدم لهم بيعة ، ولا يخرج لهم قس ، ولا يفتنوا عن دينهم ما لم يحدثوا حدثاً او يأكلوا الربا ، قال إسماعيل : فقد أكلوا الربا

'Ibn 'Abbas reported: "The Messenger of Allah (may peace be upon him) entered into a truce with the people of Najran on the following terms: (They will pay to the Muslims as *jizya*) two thousand cloaks annually, half of them in the month of Safar, and the rest in Rajab. They will lend out to (the Muslims) 30 coats of mail, 30 horses, 30 camels and 30 weapons from all other types of arms which are used in fighting. The Muslims shall guarantee their return, in case there is unrest or revolt in Yeman, and that their *Bi'as* (worship places) shall not be demolished, nor their priests shall be turned out (of churches) nor will they be tormented for their religion, until they introduce innovations into their religion or they start eating *riba*." Ismail (one of the reporters) said: "They ate *riba*."

(10:71)

عن بجاله بن عبدة قال : كنت كاتباً لجزء بن معاوية على مناذر فجاءنا كتاب عمر : أنظر مجوس من قبلك فخذ منهم الجزية ، فإن عبد الرحمن بن عوف أخبرني أن رسول الله صلى الله عليه وسلم أخذ الجزية من مجوس هجر .
عن السائب بن يزيد قال : أخذ رسول الله صلى الله عليه وسلم الجزية من مجوس البحرين ، وأخذها عمر من فارس ، وأخذها عثمان من الفرس .

Bajalah b. 'Abdah reported: "I used to be a scribe of Jaza'b. Muawiya at Munadhir. There arrived a letter from 'Umar. Take care of the Magians on your behalf and charge *jizya* from them, because Abdur al-Rahman b. Auf informed me that the Messenger of Allah (may peace be upon him) levied *jizya* on the Magians of Hajar."

Sa'ih b. Yazid reported: "The Messenger of Allah (may peace be

upon him) levied *jizya* on the Magians of Bahrain and 'Umar levied it (on the Magians of Persia and 'Uthman levied it (on the Magian of Furs)."

(10:72)

عن ابن عباس ، قال : قال رسول الله صلى الله عليه وسلم ((لا تصلح قبلتان في أرض واحدة . وليس على المسلمين جزية)).

Ibn 'Abbas reported Allah's Messenger (may peace be upon him) as saying: "Two Qiblahs do not suit a single land and *jizya* is not leviable on the Muslims."

(vii) AL-USHUR

العشور

(10:73)

عن حرب بن عبيد الله ، عن جده أبي أمه ، عن أبيه قال : قال رسول الله صلى الله عليه وسلم : ((إنما العشور على اليهود والنصارى وليس على المسلمين عشور)).

Harb b. Obaidullah reported on the authority of his maternal grandfather, who reported from his father that the Messenger of Allah (may peace be upon him) said: "'Ushur (import duty) is payable by the Jews and the Christians (only) and there is no 'ushur chargeable from Muslims."

(viii) OTHER TAXES

التكاليف الاخرى

(10:74)

عن فاطمة بنت قيس قالت : سألت أو سئل النبي صلى الله عليه وسلم عن الزكاة فقال : إن في المال لحقاسوى الزكاة ، ثم تلا هذه الآية التي في البقرة ليس البر أن تولوا وجوهكم الآية .

Fatima bint Qais said: "I asked or it was asked from the Apostle of Allah (may peace be upon him) about *zakah*. He said: 'In *mal*, there is a right besides *zakah*.' Then he recited the following verse from *Sura al-Baqara*:

It is not righteousness that ye turn faces to the East and the West . . ."

(2:177)

Chapter 10

PUBLIC FINANCE

The viability of a state depends on the ability of its government to collect necessary revenues and distribute them on the collective needs. The Holy Prophet (may peace be upon him), after establishing the tiny state of Medina, turned his attention to this vital necessity. Besides voluntary contributions to finance battles and other social obligations, *zakah* was levied on the wealth of the Muslims. This was the only tax which was prescribed in the Quran and implemented by the Prophet (may peace be upon him), although the state's jurisdiction to levy more taxes was kept intact.

Zakah is one of the five pillars of Islam. It is an article of faith and mentioned in the Quran for a number of times. It is an '*ibadah*' like prayers and fasting and denial to pay it or deliberate evasion is equivalent to renunciation of faith in Islam. In many respects *zakah* is a unique institution, incomparable to other taxes imposed by a state. Firstly, it is a tax on wealth and not on income. Second, it is collected from the rich and spent on the poor. The expenditure heads of *zakah* have been specified in the Quran. It cannot be diverted to any other use. Third, it is a comprehensive social insurance which covers almost all risks in a Muslim society, without being essentially a contribution to the *zakah* fund. Fourth, *zakah* is distributed primarily, in the locality from which it is collected. Fifth, the rates, exemption limits and basic rules have been laid down by the Holy Prophet (may peace be upon him) and are unalterable for all times to come. Sixth, it is a self-sufficient institution which meets its own overheads and costs. Seventh, the law and its operation is so simple that even illiterate people can follow and practise it. Eighth, the exemption limit is so low that a very large proportion of population participates in raising this fund. Ninth, the rules of distribution recommended that *zakah* should be a source of

giving economic strength on a permanent basis so that people could become earning members of society rather than learn to live on charity. Tenth, by definition *zakah* is to purify the wealth of the people. So it is considered to be an 'impurity' of the wealth which is set aside. The value system of the society is such that those who afford not to receive it consider it a disgrace to receive any held from *zakah*. It is not being respectful in a Muslim society to live on *zakah* of others, although those who pay consider it as one of their socio-religious responsibility to do so.

Besides *zakah*, there were other sources of revenue in the Islamic state, but they were incidental to the war economy. The Holy Prophet (may peace be upon him) had to fight many defensive and offensive battles. It gave rise to the question of *anfāl* (booty) and *jizya* (poll-tax). The basic law of *Anfāl* was decreed in the Quran (8:1) and elaborated by the Prophet (may peace be upon him). It was ordained that *khumus* (one-fifth) of *anfāl* should be credited to the *Baitul Mal* (State Treasury). In this way *khumus* became a regular source of revenue for the state. Similarly, those lands which were conquered without clash of forces were considered *fai*. *Fai* also became a source of state revenue as a result of certain conquests without fighting. *Jizya* (poll tax) was levied by the Holy Prophet (may peace be upon him) on the Christians and the Magians, who accepted the suzerainty of Islam on the payment of a fixed sum.

Later on 'ushur (custom duties) were also levied on the non-Muslim merchants, because Muslim merchants had to pay similar duties on the lands of non-Muslims.

The Holy Prophet (may peace be upon him) enjoined upon the Muslims the payment of *sadaqa* on 'Eid-ul-Fitr. It was to be paid in the form of cash or kind of a specified rate by the rich (Sahib al-Nisab) to the poor. The *Sadaqa-tul-Fitr* was obligatory and collected by the state, although it could be paid to the poor people on individual level as well.

The administration of *zakah* and other revenues was at elementary stage during the life time of the Prophet (may peace be upon him). But the general framework was laid down. The 'amilin (*zakah* collectors) were given detailed instructions for the collection of *zakah*. Similarly, the *zakah* paying public was informed of their duties regarding the payment of dues. Similarly, basic code for the expenditure from *zakah* fund was also prescribed.

The instructions of the Holy Prophet (may peace be upon him) regarding the collection and distribution of state revenues attach a sanctity to the *Baitul Mal*. The *Baitul Mal* came to be identified as a

trust of Muslims and Caliph was its trustee. He was accountable for each penny spent from it. However, with the degeneration of the Muslims this concept also faded away and the corrupt rulers used *Baitul Mal* as their privy purse.

(i) BAITUL-MAL

بيت المال

(a) Accountability

المسئولية

(10:1)

عن عبد الله . رضى الله عنه . أن رسول الله صلى الله عليه وسلم قال :
كلكم راعٍ فمستول عن رعيته . فالامير الذى على الناس راعٍ وهو مستول
عنهم ، والرجل راعٍ على أهل بيته ، وهو مستول عنهم ، والمرأة راعية على بيت
بعلها وولده ، وهى مسئولة عنهم ، والعبد راعٍ على مال سيده ، وهو مستول
عنه ، ألا فكلكم راعٍ ، وكلكم مستول عن رعيته .

‘Abdullah (Allah be pleased with him) reported that Allah’s Messenger (may peace be upon him) said: “Everyone of you is a guardian and he is accountable for his charge. Thus, the *Amir* is a guardian of the people and he is accountable for them. And a man is a guardian of his household and he is accountable for them; and a woman is an incharge of the house of his husband and his children and she is accountable for them; and a slave is a guardian of his master’s property and he is accountable for it. Beware, everyone of you is a guardian and every one of you is accountable for his subjects.”

(b) Honesty in Public Funds الأمانة فى الاموال العامة

(10:2)

عن الحسن قال عاد عبید الله بن زياد معقل بن يسار المزنى فى مرضه الذى
مات فيه قال معقل انى محدثك حديثاً سمعته من رسول الله صلى الله عليه وسلم
لو علمت ان لى حياةً ماحدثتك انى سمعت رسول الله صلى الله عليه وسلم يقول
ما من عبد يسترعيه الله رعية يموت يوم يموت وهو غاش لرعيته الا حرم الله عليه
الجنة

Hasan reported: “‘Ubaidullah b. Ziyad paid a visit to Ma‘qil b. Yasar Muzani in his illness of which he (later on) died. (At this juncture) Ma‘qil said: ‘I am going to narrate to you a *hadith* which I have

heard from the Messenger of Allah (may peace be upon him) and which I would not have transmitted if I knew that I would survive. Verily, I have heard the Messenger of Allah (may peace be upon him) say: There is none amongst the bondsmen who was entrusted with the affairs of his subjects and he dies in such a state that he was dishonest in his dealings with those over whom he ruled, but Allah has forbidden Paradise for him.' ”

(10:3)

عن عدى بن عميرة الكندى قال سمعت رسول الله صلى الله عليه وسلم يقول من استعملناه منكم على عمل فكنمنا خيطة فما فوقه كان غلولاً يأتى به يوم القيامة قال فقام اليه رجل اسود من الانصار كانى انظر اليه فقال يا رسول الله اقبل عنى عملك قال و مالك قال سمعتك تقول كذا وكذا قال وانا ا قوله الآن من استعملناه منكم على عمل فليجئ بقليله وكثيره فما اوتى منه اخذ وما نهى عنه انتهى .

It has been reported on the authority of 'Adi b. 'Amira al-Kindi who said: "I heard the Messenger of Allah (may peace be upon him) say: 'Whoever of you is appointed by us to a position of authority and he conceals from us a needle or something smaller than that, it would be misappropriation (of public funds) and will (have to) produce it on the Day of Judgement.' The narrator says: A dark-complexioned man from the Ansar stood up — I can visualise him still — and said: 'Messenger of Allah, take back from me your assignment.' He said: 'What has happened to you?' The man said: 'I have heard you say so and so.' He said: 'I say that (even) now: whoever of you is appointed by us to a position of authority, he should bring everything, big or small, and whatever he is given therefrom he should take, and he should restrain himself from taking that which is forbidden.' ”

(10:4)

عن ابى هريرة رضى الله عنه . قال : ((قام فينا النبى صلى الله عليه وسلم ، فذكر الغلول . فعظمه وعظم أمره . قال : لا الفين أحدكم يوم القيامة على رقبته شاة لها ثغاء . على رقبته فرس له حمحة . يقول : يا رسول الله اغثنى . فاقول لا أملك لك شيئاً . قد أبلغتلك . وعلى رقبته بعير له رغاء يقول

يارسول الله اغثنى فاقول لا املك لك شيئا قد ابليغتك وعلى رقبته صامت فيقول
يارسول الله اغثنى فاقول لا املك لك شيئا قد ابليغتك او على رقبته رتاع تخفق
فيقول يارسول الله اغثنى فاقول لا املك لك شيئا قد ابليغتك

عن عبد الله بن عمرو ، قال : ((كان على ثقل النبي صلى الله عليه وسلم
رجل يُقال : له كركرة ، فبات ، فقال رسول الله صلى الله عليه وسلم : هو في
النار فذهبوا ينظرون إليه ، فوجدوا عباءة قد غلها)) .

Abu Huraira (Allah be pleased with him) reported: "The Holy Prophet (may peace be upon him) stood among us and mentioned dishonesty regarding spoils of war treating it and everything connected with as a serious matter. He said: 'Let me not find any one of you (coming) on the Day of Resurrection with a sheep bleating on his neck and with a horse neighing on his neck.' He would say: 'Apostle of Allah, rescue me; but, I shall say: I can do nothing for you as I had delivered (the Divine Message) to you. And let me not find anyone of you with a camel growing on his neck and asking me; Apostle of Allah, rescue me for I shall say: I can do nothing for you as I had delivered to you (the Divine message); or with a mute beast on his neck and he would ask me: Apostle of Allah, rescue me, whereupon I shall say: I can do nothing for you as I had given you full instructions.'"

'Abdullah b. 'Umar reported: "There was a man who was in the charge of the household of the Holy Prophet (may peace be upon him). He was called Kirkira. He died and Allah's Messenger (may peace be upon him) observed: 'He is in the Hell-Fire.' They (his companions) went off and saw him and found a stripped woollen garment which he dishonestly appropriated from the spoils."

(10:5)

عن ابي هريرة قال خرجنا مع رسول الله صلى الله عليه وسلم يوم خيبر فلم
نغنم ذهباً ولا فضة الا الاموال والثياب والمتاع فاهدى رجل من بنى الضبيب يقال
له رفاعه بن زيد لرسول الله صلى الله عليه وسلم غلاماً يقال له مدعم فوجه رسول
الله صلى الله عليه وسلم الى وادى القرى حتى اذا كان بوادى القرى بيننا مدعم
يحط رحل لرسول الله صلى الله عليه وسلم اذا سهم عائر فقتله فقال الناس هنيئاله
الجنة فقال رسول الله صلى الله عليه وسلم لا والذي نفسى بيده ان الشملة التي

أخذها يوم خير من الغانم لم تصبها المقاسم لتشتمل عليه نارا فلما سمع ذلك الناس جاء رجل بشراك أوشراكين إلى النبي صلى الله عليه وسلم فقال شراك من نار أوشراكان من نار .

Abu Huraira reported: "We came out (to fight) alongwith the Messenger of Allah (may peace be upon him) on the day of Khaiber. We did not get any gold or silver as *ghanimah* (booty) except animals garments and equipments. A person from Banu Dubaib, namely Rifa'a b. Zaid presented a slave, called Mid'am, to the Messenger of Allah (may peace be upon him). Then the Messenger of Allah (may peace be upon him) set forth to Wadi-ul-Qura' until he reached there and while Mid'am was unsaddling a camel of the Messenger of Allah (may peace be upon him) he was struck by an arrow which killed him. The People said: 'he would go to Paradise.' On this the Messenger of Allah (may peace be upon him) said: 'Not at all. By Allah in whose hand is my life, the cloak which he took from the spoils of Khaiber, which was not among the shares divided will blaze fire on him.' When people heard this, a person brought a sandal strap or two sandal straps to the Prophet (may peace be upon him). He said: 'A sandal strap fire or two sandal straps of fire.' "

(c) Prudent Use of
Public Funds

معقولة التصرف
في الاموال العامة

(10:6)

عن ابي الوليد قال سمعت خولة بنت قيس وكانت تحت حمزة بن عبدالمطلب تقول : سمعت رسول الله صلى الله عليه وسلم يقول : إن هذا المال خضرة حلوة، من أصابه بحقه بورك له فيه، ورب متخوض فيما شاءت به نفسه من مال الله ورسوله ليس له يوم القيامة إلا النار .

Abu al Walid reported: "I heard Khaula bint Qais, (and she was the wife of Hamza b. 'Abd al Muttalib) saying: 'I heard the messenger of Allah (may peace be upon him) saying: 'This wealth is green and sweet. One who gets it by lawful means is endowed blessings in it. But there are many people who squander away the wealth of Allah and His Messenger in the way they like it. These people will not get anything on the day of Resurrection except fire (of Hell).'"

(10:7)

عن عبدالله بن زريق انه قال دخلت على بن ابي طالب رضى الله عنه

قال حسن يوم الاضحى ففرب الينا خزيرة فقلت اصلحك الله لو قربت الينا من هذا البط يعنى الوز فان الله عز وجل قد اكثر الخير فقال يا ابن زرير انى سمعت رسول الله صلى الله عليه وسلم يقول لا يحل للخليفة من مال الله الا قصعتان قصعة ياكلها هو واهله وقصعة يضعها بين يدى الناس .

‘Abdullah b. Zarir reported that he visited Ali b. Abi Talib (Allah be pleased with him). Hasan said it was the day of *Adha*. Then he (‘Ali) served us Khazizah. I said: “May Allah set things right for you! Had you served us a turkey or a goose, Allah, the Mighty and Glorious, would have increased the good.” He then said: “O Ibn Zarir: I heard Allah’s Messenger (may peace be upon him) saying: ‘Nothing out of Allah’s Mal (i.e. public property) is lawful for the Caliph except two bowls. In one bowl he and his family will eat and the other one he will place before the people (i.e. his guests).’”

(d) Generosity of the Treasurer سباحة الخازن (10:8)

عن ابي موسى عن النبي صلى الله عليه وسلم قال ان الخازن المسلم الامين الذى ينفذ [وربما قال يعطى] ما امر به فيعطيه كاملا موفرا طيبة به نفسه فيدفعه الى الذى امر له به احد المتصدقين

Abu Musa reported Allah’s Messenger (may peace be upon him) as saying: “The honest Muslim trustee who spends (sometimes he said: “Who gives”) what he is commanded to do and he gives that in full with his heart overflowing with cheerfulness and he gives it to one to whom he is ordered, he is one of the givers of charity.”

(ii) ZAKAT الزكاة

(a) Obligation وجوب الزكاة (10:9)

عن طلحة بن عبيد الله يقول جاء رجل الى رسول الله صلى الله عليه وسلم من اهل نجد ثائر الرأس نسمع دوى صوته ولا نفقه ما يقول حتى دنا من رسول الله صلى الله عليه وسلم فاذا هو يسأل عن الاسلام فقال رسول الله صلى الله عليه وسلم خمس صلوات فى اليوم والليلة فقال هل على غير هن قال لا الا ان تطوع

وصيام شهر رمضان فقال هل على غيره قال لا الا ان تطوع وذكر له رسول الله صلى الله عليه وسلم الزكاة فقال هل على غيرها قال لا الا ان تطوع قال فادبر الرجل وهو يقول والله لا ازيد على هذا ولا انقص منه فقال رسول الله صلى الله عليه وسلم افلح ان صدق .

It is reported on the authority of Talha b. 'Ubaidullah that a person with dishevelled hair, one among the people of Nejd, came to the Messenger of Allah (may peace be upon him). We heard the humming of his voice but could not fully discern what he had been saying; till he came nigh to the Messenger of Allah (may peace be upon him). It was then (disclosed to us) that he was asking questions pertaining to Islam. The Messenger of Allah (may peace be upon him) said: "Five prayers during the day and the night." (Upon this) he said: "Am I obliged to say any other (prayer) besides these?" He (the Holy Prophet, may peace be upon him) said: "No, but whatever you observe voluntarily, out of your own free will, and the fasts of *Ramadan*. The inquirer said: 'Am I obliged to do anything else besides this?' He (the Holy Prophet, may peace be upon him) said: 'No, but whatever you do of your own free will. And the Messenger of Allah (may peace be upon him) told him about the *zakah* (poor-due). The inquirer said: "Am I obliged to pay anything else besides this?" He (the Holy Prophet, may peace be upon him) said: "No, but whatever you pay voluntarily out of your own will." The man turned back and was saying: "I would neither make any addition to this, nor will I decrease anything out of it." The Prophet (may peace be upon him) remarked: "He is successful if he is true to what he affirms."

(10:10)

عن ابن عمر رضى الله عنهما ، قال : قال رسول الله صلى الله عليه وسلم : ((بنى الاسلام على خمس شهادة أن لا إله إلا الله وإن محمداً رسول الله ، وإقام الصلاة ، وإيتاء الزكاة ، والحج ، وصوم رمضان))

Ibn 'Umar (Allah be pleased with him) has reported the Messenger of Allah (may peace be upon him) as saying: "The (edifice of) Islam is founded on five (things): Testimony to the fact that there is no deity save Allah, that Muhammad is the Messenger of Allah, the establishment of prayer, payment of *zakah*, (the performance of) *Hajj* and the fasts of *Ramadan*."

(10:11)

عن قيس قال : قال جرير بن عبد الله ((بايعت النبي صلى الله عليه وسلم . على إقام الصلاة ، وإيتاء الزكاة ، والنصح لكل مسلم)).

Jarir b. 'Abdullah reported: "I took the oath of allegiance (at the hands of the) Holy Prophet (may peace be upon him) of the establishment of Prayer, payment of *zakah* and wellwishing for every Muslim."

(10:12)

عن أبي أيوب . رضى الله عنه . أن رجلا قال للنبي . صلى الله عليه وسلم . : ((أخبرنى بعمل يدخلنى الجنة قال ماله ماله ؟ وقال النبي . صلى الله عليه وسلم . : ((اربُّ ماله تعبد الله ، ولا تشرك به شيئاً . وتقيم الصلاة وتؤتى الزكاة وتصل الرحم)).

Abu Ayyub reported that a person said to the Apostle of Allah (may peace be upon him): "Tell me an act that may cause me enter the Heaven." He (Abu Ayyub) said: "What does he want?" Thereupon the Apostle of Allah (may peace be upon him) said: "It is a simple desire on his part. Worship Allah and do not hold anything as His associate, and establish prayer and pay *zakah* and join ties with your relatives."

(10:13)

عن انس بن مالك قال نهينا ان نسأل رسول الله صلى الله عليه وسلم عن شئ فكان يعجبنا ان يئى الرجل من اهل البادية العاقل فيسأله ونحن نسمع فجاء رجل من اهل البادية فقال يا محمد اتانا رسولك فزعم لنا انك تزعم ان الله ارسلك قال صدق قال فمن خلق السماء قال الله قال فمن خلق الاض قال الله قال فمن نصب هذه الجبال وجعل فيها ما جعل قال الله قال فبالذى خلق السماء وخلق الاض ونصب هذه الجبال الله ارسلك قال نعم قال وزعم رسولك ان علينا خمس صلوات فى يومنا وليتنا قال صدق قال فبالذى ارسلك الله امرك بهذا قال نعم قال وهذا قال نعم قال وزعم رسولك ان علينا صوم شهر رمضان فى سنتنا قال صدق قال فبالذى ارسلك الله امرك بهذا قال نعم قال وزعم رسولك ان علينا حج البيت

من استطاع اليه سبيلا قال صدق قال ثم ولى قال والذي بعثك بالحق لا ازيد عليهم ولا انقص منهم فقال النبي صلى الله عليه وسلم لئن صدق ليدخلن الجنة

It is reported on the authority of Anas b. Malik that he said: "We were forbidden that we should ask anything (without the genuine need) from the Holy Prophet (may peace be upon him). It, therefore, pleased us that an intelligent person from the dwellers of the desert should come and ask him (the Holy Prophet) and we should listen to it. A man from the dwellers of the desert came (to the Holy Prophet) and said: 'Muhammad, your messenger came to us and told us your assertion that verily Allah had sent you (as a prophet).' He (the Holy Prophet) remarked: 'He told the truth.' He (the bedouin) said: 'Who created the heaven?' He (the Holy Prophet) replied: 'Allah.' He (the Bedouin again) said: 'Who created the earth?' He (the Holy Prophet) replied: 'Allah.' He (the bedouin again) said: 'Who raised these mountains and who created in them whatever is created there?' He (the Holy Prophet) replied: 'Allah.' Upon this he (the bedouin) remarked: 'By Him Who created the Heaven and created the earth and raised mountains thereupon, has Allah (in fact) sent you?' He (the Holy Prophet) said: 'Yes.' He (the bedouin) said: 'Your messenger also told us that five prayers (had been made) obligatory for us during the day and the night.' He (the Holy Prophet) remarked: 'He told you the truth.' He (the bedouin) said: 'By Him Who sent you, is it Allah Who ordered you about this (i.e. prayers)?' He (the Holy Prophet) said: 'He.' (The bedouine) said: 'Your messenger told us that *zakah* had been made obligatory in our riches.' He (the Holy Prophet) said: 'He has told the truth.' He (the bedouin) said: 'By Him Who sent you (as a Prophet), is it Allah Who ordered you about it (*zakah*)?' He (the Holy Prophet) said: 'Yes.' He (the bedouin) said: 'Your messenger told us that it has been made obligatory for us to fast every year during the month of Ramadan.' He (the Holy Prophet) said: 'He has told the truth.' He (the bedouin) said: 'By Him Who sent you (as a Prophet), is it Allah Who ordered you about it (the fasts of Ramadan)?' He (the Holy Prophet) said: 'Yes.' He (the bedouin) said: 'Your messenger also told us that pilgrimage (*Hajj*) to the House (of Ka'bah) had been made obligatory for him who is able to undertake the journey to it.' He (the Holy Prophet) said: 'Yes.' The narrator said that he (the bedouin) set of (at the conclusion of this answer), but at the time of his departure) remarked: 'By Him Who sent you with the Truth, I would neither make any addition to them nor would I diminish anything out of them.' Upon this the Holy Prophet (may peace be upon him) remarked: 'If he

were true (to what he said) he must enter Paradise.'

(10:14)

عن ابي ايوب ان اعرابياً عرض لرسول الله صلى الله عليه وسلم وهو في سفر فاخذ بخطام ناقته او بزمامها ثم قال يا رسول الله اويا محمد اخبرني بما يقربني من الجنة وما يباعدني من النار قال فكف النبي صلى الله عليه وسلم ثم نظر في اصحابه ثم قال لقد وفق او لقد هدى قال كيف قلت قال فاعاد فقال النبي صلى الله عليه وسلم تعبد الله لا تشرك به شيئاً وتقيم الصلاة وتؤتي الزكاة وتصل الرحم
دع الناقة .

It is narrated on the authority of Abu Ayyub Ansari that once during the journey of the Holy Prophet (may peace be upon him) a bedouin appeared before him and caught hold of the nose-string of his she-camel and then said: Messenger of Allah (or Muhammad), inform me about that which takes me near to Paradise and draws me away from the Fire (of Hell). He (the narrator) said: "The Prophet (may peace be upon him) stopped for a while and cast a glance upon his companions and then said: 'He was afforded a good opportunity (or he had been guided well).' He (the Holy Prophet) addressing the bedouin said: "(Repeat) whatever you uttered." He (the bedouin) repeated that. Upon this the Apostle (may peace be upon him) remarked: 'The deed which can draw you near to Paradise and take you away from Hell, is that you worship Allah and associate none with Him, and you establish prayer and pay *zakah*, and do good to your kin.' After having uttered these words, the Holy Prophet asked the bedouin to release the nose-string of his she-camel."

(10:15)

عن قتادة قال حدثنا من لقي الوفد الذين قدموا على رسول الله صلى الله عليه وسلم من عبد القيس قال سعيد وذكر قتادة ابانضرة عن ابي سعيد الخدري في حديثه هذا ان اناساً من عبد القيس قدموا على رسول الله صلى الله عليه وسلم فقالوا يا نبي الله انا حى من ربيعة وبيننا وبينك كفار مضر ولا نقدر عليك الا في اشهر الحرم فمرنا بامر نأمر به من وراءنا و ندخل به الجنة اذانحن اخذنا به فقال رسول الله صلى الله عليه وسلم آمركم باربع وانهاكم عن اربع اعبدوا الله

ولا تشركوا به شيئاً واقيموا الصلاة وآتوا الزكاة وصوموا رمضان واعطوا الخمس من الغنائم وانهاكم عن اربع عن الدباء والحتم والمزفت والتقير قالوا يانبي الله ما علمك بالتقير قال بلى جذع تنقرونه فتقذفون فيه من القطيعاء قال سعيد او قال من التمر ثم تصبون فيه من الماء حتى اذا سكن غليانه شربتموه حتى ان احدكم او ان احدهم ليضرب ابن عمه بالسيف قال وفي القوم رجل اصابته جراحة كذا لك قال وكنت اخبأها حياء من رسول الله صلى الله عليه وسلم فقلت فقيم نشرب يا رسول الله قال في اسقية الادم التى يلاث على افواها قالوا يا رسول الله ان ارضنا كثيرة الجرذان ولا تبقى بها اسقية الادم فقال نبى الله صلى الله عليه وسلم وان اكلتها الجرذان وان اكلتها الجرذان قال وقال نبى الله صلى الله عليه وسلم لا شج . عبد القيس ان فيك لخصلتين يجبهما الله الحلم والاناة .

It is reported on the authority of Qatada that one among the delegates of the 'Abdul-Qais tribe narrated this tradition to him. Sa'id said that Qatada had mentioned the name of Abu Nadra on the authority of Abu Sa'id Khudri who narrated this tradition: That people from the tribe of 'Abdul Qais came to the Messenger of Allah (may peace be upon him) and said: "Messenger of Allah, we belong to the tribe of Rabi'a and there live between you and us the unbelievers of *Mudar* tribe and we find it impossible to come to you except in the Haram months; direct us to a deed which we must communicate to those who have been left behind us and by doing which we may enter the Heaven." Upon this the Messenger of Allah (may peace be upon him) said: "I enjoin upon you four (things) and forbid you to do four (things): Worship Allah and associate none with Him, establish prayer, pay *zakah* and observe the fast of Ramadan, and pay the fifth part of the booty. And I prohibit you from four (things): dry gourds, green-coloured jars, hollowed stumps of palm-trees, and receptacles." They (the members of delegation) said: "Do you know what *al-naqir* is?" He replied: "Yes, it is a stump which you hollow out and in which you throw small dates." Sa'id said: "He (the Holy Prophet) used the word *tamar* (dates)." (The Holy Prophet then added:) "Then you sprinkle water over it and when its ebullition subsides, you drink it (and you are so intoxicated) that one amongst you, or one amongst them (the other members of your tribe, who were not present there) strikes his cousin with the sword." He (the narrator) said: "There was a man amongst us

who had sustained injury on this very account due to (intoxication) and he told that he tried to conceal it out of shame from the Messenger of Allah" (may peace be upon him). I, however, inquired from the Messenger of Allah (if we discard those utensils which you have forbidden us to use), then what type of vessels should be used for drink? He (the Holy Prophet) replied: "In the water-skin the mouths of which are tied (with a rope)." They (again) said: "Prophet of Allah, our land abounds in rats and water-skins cannot remain preserved." The Holy Prophet of Allah (may peace be upon him) said: "(Drink in water-skins) even if these are nibbled by rats." And then (addressing) al-Ashajj of 'Abdul Qais he said: "Verily, you possess two such qualities which Allah loves: insight and deliberateness."

(10:16)

عن ابن عباس ان معاذاً قال بعثني رسول الله صلى الله عليه وسلم قال انك تأتى قوما من اهل الكتاب فادعهم . الى شهادة ان لا اله الا الله واني رسول الله فان هم اطاعوا لذلك فاعلمهم ان الله افترض عليهم خمس صلوات في كل يوم وليلة فان هم اطاعوا لذلك فاعلمهم ان الله افترض عليهم صدقة تؤخذ من اغنيائهم فتد في فقرائهم فان هم اطاعوا لذلك فاياك وكرائم اموالهم واتق دعوة المظلوم فانه ليس بينها وبين الله حجاب

It is reported on the authority of Ibn 'Abbas that Mu'adh said: "The Messenger of Allah sent me (as a governor of Yemen) and (at the time of departure) instructed me thus: 'You will soon find yourself in a community one among the people of the Book, so first call them to testify that there is no god but Allah, that I (Muhammad) am the Messenger of Allah and if they accept this, then tell them that Allah has enjoined upon them five prayers during the day and the night and if they accept it, then tell them that Allah has made *zakah* obligatory for them that it should be collected from the rich and distributed among the poor, and if they agree to it, don't pick up (as a share of *zakah*) the best of their wealths. Beware of the supplication of the oppressed for there is no barrier between him and Allah.'"

(10:17)

عن عبد الله بن عمر قال قال رسول الله صلى الله عليه وسلم امرت ان

اقاتل الناس حتى يشهدوا ان لا اله الا الله وان محمدا رسول الله وقيموا الصلاة ويؤتوا الزكاة فاذا فعلوا عصموا منى دماءهم واموالهم الا بحقها وحسابهم على الله

It has been narrated on the authority of ‘Abdullah b. ‘Umar that the Messenger of Allah (may peace be upon him) said: “I have been commanded to fight against people till they testify that there is no god but Allah, that Muhammad is the Messenger of Allah, and they establish prayer, and pay *zakah* and if they do it, their blood and property are guaranteed protection on my behalf except when justified by law, and their affairs rest with Allah.”

(10:18)

عن ابى هريرة قال لما توفى رسول الله صلى الله عليه وسلم واستخلف ابوبكر بعده وكفر من كفر من العرب قال عمر بن الخطاب لابي بكر كيف تقاتل الناس وقد قال رسول الله صلى الله عليه وسلم امرت ان اقاتل الناس حتى يقولوا لا اله الا الله فمن قال لا اله الا الله فقد عصم منى ماله ونفسه الا بحقه وحسابه على الله فقال ابوبكر والله لا قاتلن من فرق بين الصلاة والزكاة فان الزكاة حق المال والله لو منعوني عقلاً كانوا يؤدونه الى رسول الله صلى الله عليه وسلم لقاتلتهم على منعه فقال عمر بن الخطاب فوالله ما هو الا ان رأيت الله عز وجل قد شرح صدر ابى بكر للقتال فعرفت انه الحق .

It is narrated on the authority of Abu Huraira that when the Messenger of Allah (may peace be upon him) breathed his last and Abu Bakr was appointed as his successor (Caliph) after him, those amongst the Arabs who wanted to become apostates became apostates. ‘Umar b. Khattab said to Abu Bakr: “Why would you fight against the people when the Messenger of Allah declared: ‘I have been directed to fight against people so long as they do not say: There is no god but Allah, and he who professed it was granted full protection of his property and life on my behalf except for a right. His (other) affairs rest with Allah.’ Upon this Abu Bakr said: By Allah, I would definitely fight against him who severed prayer from *zakah* for it is the obligation upon the rich. By Allah, I would fight against them even to secure the cord (used for hobbling the feet of camel) which they used to give to the Messenger of Allah (as *zakah*) but now they have withheld it.” ‘Umar b. Khattab. remarked: “By Allah, I found nothing but the fact that

Allah had opened the heart of Abu Bakr for (perceiving the justification of) fighting (against those who refused to pay *zakah*) and I fully recognised that the (stand of Abu Bakr) was right.”

(b) Non-payment and Evasion الامتناع عن اداء الزكاة
(10:19)

عن ابى هريرة يقول قال رسول الله صلى الله عليه وسلم مامن صاحب ذهب ولا فضة لا يؤدى منها حقها الا اذا كان يوم القيامة صفحت له صفائح من نار فأحمى عليها في نار جهنم فيكوى بها جنبه وجبينه وظهره كلما بردت اعيدت له في يوم كان مقداره خمسين الف سنة حتى يقضى بين العباد فيرى سبيله اما الى الجنة واما الى النار قيل يارسول الله فالابل قال ولا صاحب ابل لا يؤدى منها حقها ومن حقها حلبها يوم وردها الا اذا كان يوم القيامة بطح لها بقاع قرقر او فر ما كانت لا يفقد منها فصيلاً واحداً تطؤه باخفافها وتعضه بافواها كلما مر عليه اولها رد عليه اخرها في يوم كان مقداره خمسين الف سنة حتى يقضى بين العباد فيرى سبيله اما الى الجنة واما الى النار قيل يارسول الله فالبقر والغنم قال ولا صاحب بقر ولا غنم لا يؤدى منها حقها الا اذا كان يوم القيامة بطح لها بقاع قرقر لا يفقد منها شيئاً ليس فيها عقصاء ولا جلعاء ولا عضباء تنطحه بقرونها وتطؤه باظلافها كلما مر عليه اولها رد عليه اخرها في يوم كان مقداره خمسين الف سنة حتى يقضى بين العباد فيرى سبيله اما الى الجنة واما الى النار قيل يارسول الله فالخيل قال الخيل ثلاثة هي لرجل وزر وهي لرجل ستر وهي لرجل اجر فاما التي هي له وزر فرجل ربطها رياء وفخراً ونواءً على اهل الاسلام فهي له وزر واما التي هي له ستر فرجل ربطها في سبيل الله ثم لم ينس حق الله في ظهورها ولا رقابها فهي له ستر واما التي هي له اجر فرجل ربطها في سبيل الله لاهل الاسلام في مرج وروضة فما اكلت من ذلك المرج او الروضة من شيء الا كتب له عدد ما اكلت حسنات وكتب له عدد ارواثها وابواها حسنات ولا تقطع طولها فاستنتت شرفاً او شرفين الا كتب الله له عدد آثارها وارواثها حسنات ولا مربها صاحبها على نهر فشربت منه ولا يريد ان يسقيها الا كتب الله له عدد ما شربت حسنات قيل يارسول الله فالحمر قال ما انزل على في الحمر شيئ الا هذه الآية الفاذة الجامعة فمن يعمل مثقال ذرة خيراً يره ومن يعمل مثقال ذرة شرا يره

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "If any owner of gold or silver does not pay what is due to him, when the Day of Resurrection would come, plates of fire would be beaten cut for him; these would then be heated in the fire of Hell and his side, his forehead and his back would be cauterised with them. Whenever these cool down, (the process is) repeated during a day the extent of which would be fifty thousand years until judgement is pronounced among servants, and he sees whether his path is to take him to Paradise or to Hell." It was said: "Messenger of Allah, what about the camel?" He (the Holy Prophet) said: "If any owner of the camel does not pay what is due on him, and of his due in that (camel) (also) to milk it on the day when it comes down to water, when the Day of Resurrection comes a soft sandy plain would be set for him, as extensive as possible, (he will find) that not a single young one is missing, and they will trample him with their hoofs and bite him with their mouths. As often as the first of them passes him, the last of them would be made to return during a day the extent of which would be fifty thousand years, until judgement is pronounced among servants and he sees whether his path is to take him to Paradise or to Hell." It was (again) said: "Messenger of Allah, what about cows (cattle) and sheep?" He said: "If any owner of the cattle and sheep does not pay what is due on them when the Day of Resurrection comes a soft sandy plain would be spread for them, he will find none of them missing, with twisted horns, without horns or with a broken horn, and they will gore him with their horns and trample him with their hoofs. As often as the first of them passes him the last of them would be made to return to him during a day the extent of which would be fifty thousand years, until judgement would be pronounced among the servants. And he would be shown his path — path leading him to Paradise or to Hell." It was said: "Messenger of Allah, what about the horses?" Upon this he said: "The horses are to three types. To one man (these are) a burden, and to another man these are) a covering, and still to another man (these are) a source of reward. The one for whom these are a burden is the person who rears them in order to show off, for vainglory and for opposing the Muslims; so they are a burden for him. The one for whom these are a covering is the person who rears them for the sake of Allah but does not forget the right of Allah concerning their backs and their necks, and so they are covering for him. As for those which bring reward (these refer to) the person who rears them for the sake of Allah to be used for Muslims and he puts them in meadow and field, and whatever thing do these eat from that meadow and field would be recorded on his behalf

as good deeds, as would also the amount of their dung and urine. And these would not break their halter and prance a course or two without having got recorded the amount of their hoof marks and their dung as a good deed on his behalf (on behalf of their owner). And their master does not bring them past a river from which they drink though he did not intend to quench their thirst, but Allah would record for him the amount of what they drink on his behalf as good deeds.” It was said: “Messenger of Allah, what about the asses?” Upon this he said: “Nothing has been revealed to me in regard to the asses (in particular) except this one verse of a comprehensive nature: He, who does an atom’s weight of good, will see it, and he who does an atom’s weight of evil will see it.”

(c) Assessment

تقدير الزكاة

(10:20)

عن انس أن أبا بكر كتب له فريضة الصدقة التي فرض رسول الله صلى الله عليه وسلم ولا يجمع بين متفرق ولا يفرق بين مجتمع خشية الصدقة

Ibn Anas reported that Anas related to him: Abu Bakr wrote to him the obligation of *sadaqa* fixed by the Messenger of Allah (may peace be upon him): “Those who are in separate flocks are not to be brought together and those which are in one flock are not to be separated from fear of *sadaqa*.¹”

(10:21)

عن عقبة بن عامر قال : سمعت رسول الله صلى الله عليه وسلم قال : لا يدخل الجنة صاحب مكس .

‘Uqba b. ‘Amir said: I hear the Prophet of Allah (may peace be upon him) saying: “Collector of *sadaqa* who acts unjustly will not enter the Paradise.”

(10:22)

عن ابي الخير قال عرض مسلمة بن مخلد وكان اميراً على مصر على رويغ

¹This *hadith* enjoins upon the collectors not to assess the separate flocks by joining them nor to separate the joint flocks with the intention of levying a higher *zakah*. The same also applies to the assessee. They should not play tricks to avoid *zakah*.

بن ثابت ان يوليه العشور فقال انى سمعت رسول الله صلى الله عليه وسلم يقول ان صاحب المكس فى النار .

Abu al-Khair reported that Muslim b. Makhlad, the governor of Egypt, asked Ruwaifa' b. Thabit to appoint him the incharge of *Ushurs*. Thereupon the former said: "I heard Allah's Messenger (may peace be upon him) saying: "Verily, the unjust collector of *sadaqa* is in the Hell-Fire."

(10:23)

عن انس بن مالك قال قال رسول الله صلى الله عليه وسلم المعتدى فى الصدقة كما نعتها

Anas b. Malik reported: The Messenger of Allah (may peace be upon him) said: "The unjust collector of *sadaqa* is like the one who refuses it."

(10:24)

عن عمرو بن شعيب ، عن أبيه ، عن جده ، عن النبى صلى الله عليه وسلم قال : لا جلب ولا جنب ولا تؤخذ صدقاتهم إلا فى دورهم .

'Amr b. Shu'aib reported on the authority of his father who reported on the authority of his father that the Holy Prophet (may peace be upon him) said: "One (the tax-collector) should neither compel the owners to drag their cattle at a distant place for assessment nor should the assessee take their cattle to evade assessment. *Sadaqa* should be assessed at their (permanent) places."

(10:25)

عن معاذ بن جبل أن رسول الله صلى الله عليه وسلم بعثه إلى اليمن فقال : خذ الحب من الحب ، والشاة من الغنم ، والبعر من الابل ، والبقرة من البقر .

Mu'adh b. Jabal reported that Allah's Messenger (may peace be upon him) despatched him towards Yeman and said: "Collect grain (*as sadaqa*) out of grains, sheep from flocks of sheep, camels from herds of camels and cows from herds of cows."

(10:26)

عن عبد الله بن عمر ان رسول الله صلى الله عليه وسلم قال يؤخذ صدقات المسلمين عند مياههم او عند افئتهم .

‘Abdullah b. ‘Umar reported that the Messenger of Allah (may peace be upon him) said: “Collect *sadaqa* of the Muslims at their watering places (i.e. place of establishment) and at their courtyards.”

(d) al-Nisab

النصاب

(10:27)

عن ابي سعيد الخدرى عن النبى صلى الله عليه وسلم قال ليس فيما دون خمسة اوسق صدقة ولا فيما دون خمس ذود صدقة ولا فيما دون خمس اواق صدقة

Abu Sa‘id al-Khudri reported Allah’s Messenger (may peace be upon him) as saying: No *sadaqa* (*zakah*) is payable on less than five *wasqs* (of dates or grains), on less than five camel-heads and on less than five *uqiyas* (of silver).

(e) Rates

معدل الزكاة

1. Cash

زكاة النقود

(10:28)

عن على عليه السلام قال : قال رسول الله صلى الله عليه وسلم ((قد عفوت عن الخيل والرقيق فهاتوا صدقة الرقة من كل أربعين درهماً درهماً ، وليس في تسعين ومائة شيء ، فإذا بلغت مأتين ففيها خمسة دراهم

‘Ali (peace be upon him) reported that the Prophet (may peace be upon him) said: “I have forgiven the *sadaqa* on horses and on slaves. Then bring *sadaqa* on dirhams at the rate of one dirham for every forty. But nothing is payable on 190 dirhams. And when it (wealth) reaches two hundred dirhams then five dirhams shall be payable.

2. Ornaments

زكاة الحلية

(10:29)

عن عمرو بن شعيب ، عن أبيه ، عن جده ، أن امرأة أتت رسول الله صلى الله عليه وسلم ومعها ابنة لها ، وفي يد ابنتها مسكتان غليظتان من ذهب

فقال لها : اتعطين زكاة هذا ؟ قالت : لا ، قال ((يسرك أن يسورك الله بهما يوم القيامة سوارين من نار؟)) قال : فخلعتهما فألقتهما إلى النبي صلى الله عليه وسلم وقالت . هما لله [عز وجل] ولرسوله .

عن أم سلمة قالت : كنت ألبس أوضاعاً من ذهب ، فقلت : يا رسول الله ، أكنزهو ؟ فقال : «ما بلغ أن تؤدي زكاته فزكى فليس بكنزٍ

عن عبد الله بن شداد بن الهاد أنه قال : دخلنا على عائشة زوج النبي صلى الله عليه وسلم فقالت : دخل على رسول الله صلى الله عليه وسلم فرأى في يدي فتحاتٍ من ورق فقال : «ما هذا يا عائشة» فقلت صنعتهن اتزين لك يا رسول الله ، قال : «أتؤدين زكاتهن ؟» قلت : لأوأما شاء الله ، قال : «هو حسبك من النار» .

Amr b. Shu'aib reported from his father who reported on the authority of his father that a woman came to Allah's Messenger (may peace be upon him) accompanied by her daughter. Her daughter was wearing two thick gold bangles. The Prophet asked her: "Do you pay *zakah* (of these armlets)?" She replied: "No." The Prophet said: "Will you be pleased that Allah may put two armlets made of fire on you on the day of Resurrection?" The narrator said: Then she removed those armlets and threw them towards the Prophet and she said: "They are for Allah, Mighty and Glorious, and His Messenger (may peace be upon him)." .

Umm Salama said: "I used to wear anklets of gold. I asked: 'Allah's Messenger! Is it *kanz*?' He said: "Whatever reaches the limit of *zakah*, and it is paid on it, is not a *kanz*."

Shaddad b. al-Had said: "We visited Aisha, the wife of the Prophet (may peace be upon him). She said: 'The Prophet came (to my apartment) and saw silver bracelets in my arms. He asked: 'What is this, Aisha?' I said: 'I have worn them so that I may embellish myself for you, O Prophet of Allah.' The Prophet asked: 'Do you pay *zakah* on them?' I said: 'No, except that Allah so wills.' Then he said: 'This is sufficient to take you to the Fire (of Hell).'" .

3. زكاة اموال التجارة *Stock in Trade*

(10:30)

عن سمرة ابن جندب ، قال اما بعد : فإن رسول الله صلى الله عليه وسلم

كان يامرنا أن نخرج الصدقة من الذى نعد للبيع .

Samura b. Jundub reported: "After this (praise of Allah and benediction on the Prophet); Prophet ordered us to pay *sadaqa* on our merchandise (stock-in-trade)."

4. Cattle

زكاة الانعام

(10:31)

عن ابى ذر قال سمعت رسول الله صلى الله عليه وسلم يقول فى الابل صدقتها وفى الغنم صدقتها وفى البقر صدقتها وفى البر صدقته

Abu Dharr reported: I heard Allah's Messenger (may peace be upon him) saying: "In camels, there is *sadaqa* and in sheeps (and goats), there is *sadaqa* and in cows, there is *sadaqa* and in wheat, there is *sadaqa*."

(10:32)

عن معاذ قال بعثنى النبى صلى الله عليه وسلم الى اليمن وامرنى ان آخذ من كل حالم ديناراً او عدله معافر وامرنى ان آخذ من كل اربعين بقرة مسنة ومن كل ثلاثين بقرة تبيعا حوليا وامرنى فيما سقت السماء العشر وما سقى بالمد والى نصف العشر .

Mu'adh reported that the Holy Prophet (may peace be upon him) despatched me to Yeman and commanded me that I should levy a dirham on every adult or the provision equivalent to it. And he commanded that I should collect a cow in its third year for every forty cows and a male or female calf for every thirty cows. And he commanded me to take a tenth on lands watered by rain and a twentieth on what is watered by buckets (persian wheels).

(10:33)

عن يحيى بن الحكم ان معاذاً قال بعثنى رسول الله صلى الله عليه وسلم

اصدق اهل اليمن وامرنى ان آخذ من البقر من كل ثلاثين تبيعا قال هرون والتبيع الجذع او الجذعة ومن كل اربعين مسنة . قال فعرضو على ان آخذ من الاربعين قال هرون ما بين الاربعين او الخمسين وبين الستين والسبعين وما بين الثمانين والتسعين فاييت ذاك وقلت لهم حتى اسأل رسول الله صلى الله عليه وسلم عن ذلك فقدمت فاخبرت النبي صلى الله عليه وسلم فامرني ان آخذ من كل ثلاثين تبيعا ومن كل اربعين مسنة ومن الستين تبيعين ومن السبعين مسنة و تبيعاً ومن الثمانين مستتين ومن التسعين ثلاثة اتباع ومن المائة مسنة وتبيعين ومن العشرة والمائة مستتين وتبيعا ومن العشرين ومائة ثلاث مسنات او اربعة اتباع قال و امرني رسول الله صلى الله عليه وسلم ان لا آخذ فيما بين ذلك وقال هرون فيما بين ذلك شيئاً الا ان يبلغ مسنة او جذعاً وزعم ان الاوقاص لا فريضة فيها .

Mu'adh reported that Allah's Messenger (may peace be upon him) despatched me to collect *zakah* from the people of Yemen and he commanded me that I should take a calf of a year old for every thirty cows. Harun said: "And *tabi*' is a male or female calf of a year old — and for every forty cows a cow in its third year." He (Mu'adh) said: "They presented to me that I should take (anyone) out of forty or fifty, and between sixty and seventy and between eighty and ninety. But I refused (to give any answer) till I asked Allah's Messenger (may peace be upon him) about it. So I came and I informed the Holy Prophet (may peace be upon him) about it. Thereupon he commanded me that I should take one calf of a year old for every thirty cows, a cow in its third year for every forty cows and two calves of a year old for every sixty cows, and a cow in its third year and a calf of a year old on every seventy cows, and two cows in their third year for every eighty cows, and three calves of a year old for every ninety cows, and one cow in its third year and two calves of a year old for every hundred cows, and two cows in their third year and one calf of a year old for every one hundred and ten cows and three cows in their third year or four calves of a year old for every one hundred and twenty cows." He (Mu'adh) said: "Allah's Messenger (may peace be upon him) commanded me that I should not take for what is between this (number of cows)." Harun said: "(There is no *zakah* on the cows) between this number till (the number/amounts worth the *zakah* of a *jadh'a* or a *musanna*." He thought, that no obligatory *zakah* was payable on cattle whose number falls between the slab-limits (*auqas*).

(10:34)

عن سالم ، عن أبيه قال : كتب رسول الله صلى الله عليه وسلم كتاب الصدقة فلم يخرجها إلى عماله حتى قبض فقرنه بسيفه فعمل به أبو بكر حتى قبض ، ثم عمل به عمر حتى قبض فكان فيه في خمسٍ من الابل شاة وفي عشرٍ شاتان وفي خمس عشرة ثلاث شياه وفي عشرين أربع شياه وفي خمسٍ وعشرين ابنة مخاض إلى خمسٍ وثلاثين فان زادت واحدة ففيها ابنة لبون إلى خمسٍ واربعين فإذا زادت واحدة ففيها حقة إلى ستين فإذا زادت واحدة ففيها جذعة إلى خمسٍ وسبعين ، فإذا زادت واحدة ففيها ابنة لبون إلى تسعين ، فإذا زادت ، واحدة ففيها حقتان إلى عشرين ومائة فإذا كانت الابل اكثر من ذلك ففي كل خمسين حقة وفي كل اربعين ابنة لبون وفي الغنم في كل اربعين شاة شاة إلى عشرين ومائة ، فإن زادت واحدة فشاتان إلى مائتين فان زادت ، واحدة على المائتين ففيها ثلاث شياه إلى ثلثمائة فإن كانت الغنم أكثر من ذلك ففي كل مائة شاة شاة وليس فيها شيء حتى تبلغ المائة ولا يفرق بين مجتمعٍ ولا يجمع بين متفرقٍ مخافة الصدقة ، وما كان من خليطين فانهما يتراجعان بينهما بالسوية ولا يؤخذ في الصدقة هرمة ولا ذات عيب قال وقال الزهري : إذا جاء المصدق قسمت الشاه أثلاثاً : ثلثا شراراً ، وثلثاً خياراً ، وثلثا وسطاً ، فأخذ المصدق من الوسط ولم يذكر الزهري البقر .

Salim reported on the authority of his father that Allah's Messenger (may peace be upon him) wrote a letter pertaining to *sadaqa* but did not despatch it to his governors till he passed away. Then he conjoined it with his sword and Abu Bakr executed it till he also passed away. Subsequently 'Umar implemented it till he also passed away. It contained the following instructions: One goat shall be charged on five camels; two goats on 10 camels; 3 goats on 15 camels; 4 goats on 20 camels; one *bint makhad*¹ on 25 to 35 camels; And if it exceeds by one (i.e. reaches 36) then one *bint labun*² will be charged to 45 camels. And if it exceeds by one (i.e. reaches 46), one *hiqqa*³ shall be charged upto 60 camels. And if it exceeds by one (i.e. reaches 61), one *jadh'a*⁴

¹ *Bint Makhad*: A She camel in her second year.

² *Bint Labun*: A She camel in her third year.

³ *Hiqqa*: A she camel in her fourth year.

⁴ *Jadh'a*: A She camel in her fifth year.

will be payable upto 75 camels. And if it exceeds by one (i.e. reaches 76), two *bint labuns* shall be charged upto 90. And if it exceeds by one (i.e. reaches 91), two *hiqqas* shall be payable upto 120 camels. And if the camels are in excess of 120, then one *hiqqa* on every 50 camels, and one *bint labun* on every 40 camels (shall be payable). And in goats: on every 40 goats one goat till it reaches 120. And if it exceeds by one (i.e. reaches 121), then 2 goats (will be payable) till 200 goats. And if it exceeds by one over 200 (i.e. reaches 201), then 3 goats (will be payable) upto 300. And if the flock is larger than this, then one goat will be payable on every 100 goats. And nothing shall be charged until it is one hundred. Neither the collected herds will be scattered (for assessment) nor shall the scattered cattle should be collected (for assessment) to evade *sadaqa*. And partners shall bear the burden of *sadaqa* in proportion to their assets. The decrepit and defective cattle will not be accepted in *sadaqa*. The narrator said: "Zuhri (one of the reporters) said: 'When the tax collector used to come, he would divide the entire (wealth) into 3 parts: substandard, average, and superior. Then he would receive *sadaqa* from the average part.' And Zuhri did not mention the cows."

(10:35)

عن انس ان أبا بكر رضى الله عنه كتب له هذا الكتاب لما وجهه إلى البحرين . (بسم الله الرحمن الرحيم) هذه فريضة الصدقة التى فرض رسول الله صلى الله عليه وسلم على المسلمين ، والتى أمر ، الله بها رسوله ، فمن سئلها من المسلمين على وجهها فليعطها ، ومن سئل فوقها فلا يعط فى اربع وعشرين من الابل فما دونها من الغنم من كل خمس شاة إذا بلغت خمساً وعشرين إلى خمس وثلاثين ففيها بنت مخاض انثى ، فإذا بلغت ستا وثلاثين إلى خمس وأربعين ففيها بنت لبون انثى فإذا بلغت ستا وأربعين إلى ستين ففيها حقة طروقة الجمل ، فإذا بلغت واحدة وستين إلى خمس وسبعين ففيها جذعة فإذا بلغت عني ستاوسعين إلى تسعين ففيها بنتا لبون ، فإذا بلغت إحدى وتسعين إلى عشرين ومائة ففيها حقتان طروقتا الجمل ، فإذا زادت على عشرين ومائة ففى كل اربعين بنت لبون وفى كل خمسين حقة ومن لم يكن معه الا اربع من الابل فليس فيها صدقة الا أن يشاء ربها فإذا بلغت خمساً من الابل ففيها شاة ، وفى صدقة الغنم فى سائمتها إذا كانت اربعين إلى عشرين ومائة شاة ، فإذا زادت على عشرين ومائة

إلى مائتين شاتان ، فإذا زادت على مائتين إلى ثلثائة ففيها ثلاث ، فإذا زادت على ثلثائة ففي كل مائة شاة ، فإذا كانت سائمة الرجل ناقصة من أربعين شاة واحدة فليس فيها صدقة الا أن يشاء ربا ، وفي الرقة ربع العشر فإن لم تكن إلا تسعين ومائة فليس فيها شيء الا ان يشاء ربا

Thumama b. Abdullah b. Anas reported that Anas related to him that Abu Bakr wrote to him this letter as he despatched him towards Bahrain:

In the name of Allah, the Most Merciful, the Most Beneficent. This is the ordinance regarding *sadaqa* (*zakah*) that Allah's Messenger (may peace be upon him) has enjoined upon the Muslims, and that Allah has commanded to His Messenger. So, whoever from amongst the Muslims is asked (to pay *zakah*) according to the details (mentioned in the *hadith*) should pay that. And whoever is demanded to pay over and above this (rate), should not pay: On every twenty four camels or less, there is one goat for every five camels: and from twenty-five to thirty-five camels, there is one *bint makhad*, a female; as the (number of camels) reaches thirty-six, there is one *bint labun*, a female, upto forty-five camels; as the (number) reaches forty-six, there is a *hiqqa*, capable of having copulation with the camel; as the number reaches sixty-one, there is one *jadha'a* upto seventy-five camels; as the number reaches seventy-six, there are two *bint labun* upto ninety; as the number reaches ninety-one, there is two *hiqqas* upto one hundred and twenty, which are able to have copulation with camel, and as the number exceeds one hundred and twenty, there is for every forty camels one *bint labun*, and for every fifty camels one *hiqqa*. If a person does not possess more than five camels he has to pay no *sadaqa* (*zakah*) on them except that the owner (voluntarily) likes (to pay). When there are five camels there is one goat on them. And the *zakah* of the pasturing goats, as their number reaches upto forty, is one goat upto one hundred and twenty; and if it exceeds one hundred and twenty (the *zakah*) is two goats upto two hundred; and as the number exceeds two hundred, (the *zakah*) is three goats upto three hundred; and as the number exceeds three hundred (the *zakah*) is one goat for every hundred goats. But if the pasturing goats of a man fall short of forty, even by one goat, there is no *sadaqa* on them save that the owner likes (to pay voluntarily); and in silver, (the *zakah*) is 1/40th. But if it (silver) is but only one hundred and ninety (dirhams), there is no *zakah*, save that its owner likes (to pay voluntarily).

(f) Periodicity

حولان الحول

(10:36)

عن عائشة قالت سمعت رسول الله صلى الله عليه وسلم يقول لازكواة في مال حتى يحول عليه الحول

'Aisha reported: "I heard the Messenger of Allah (may peace be upon him) as saying: 'There is no *zakah* on *mal* (wealth) until a year passes on it.'"

(10:37)

عن علي بن ابي اطالب ان العباس سأل النبي صلى الله عليه وسلم في تعجيل صدقته قبل ان تحل فرخص له في ذلك

'Ali b. Abu Talib reported that 'Abbas asked the Apostle of Allah (may peace be upon him) whether he can pay the *sadaqa* before it is due. He (the Holy Prophet) permitted it.

(g) Exemption

الاستثناءات

(10:38)

عن علي عليه السلام قال : عفى رسول الله صلى الله عليه وسلم عن الابل العوامل تكون في المصر وعن الغنم تكون في المصر فاذا رعت وجبت فيها الزكاة وعن الدور والرقيق والخيل والحمير والبر اذنين والكسوة والياقوت والزمرد ما لم ترد به تجارة .

'Ali (Allah be pleased with him) said: The Messenger of Allah (may peace be upon him) exempted (from *zakah*) '*awamil* (cultivating cattle) and goats which are found in the town. But when they are pastured *zakah* becomes obligatory on them. He also exempted (from *zakah*) houses, slaves, horses, asses, hackneys, garments, sapphire, and green emarlds, which are not meant for business.

(10:39)

عن معاذ جبل قال لست آخذ في اوقاص البقر شيئاً حتى آتى رسول الله صلى الله عليه وسلم فان رسول الله صلى الله عليه وسلم لم يأمرني فيها بشئ قال ابن بكر لست بأخذ في الاوقاص

عن طاؤسٍ أتى معاذ بوقص البقر والعسل فقال لم يامرني النبي صلى الله عليه وسلم فيها بشيء قال سفيان الاوقاص مادون الثلاثين

Mu'adah b. Jabal said: "I did not charge any *zakah* on the number of cows falling between the slab-limit, (*auqas*) till I came to Allah's Messenger and Allah's Messenger (may peace be upon him) did not direct me to charge any *zakah* thereon. Ibn Bakr said: "I did not charge (*zakah*) on *auqas*."

Taus reported that Mu'adh brought a *waqs* of cows and honey and said: "The Holy Prophet (may peace be upon him) did not direct him to impose (any *zakah*) thereon." Sufyan said: "*Auqas* mean, a number less than thirty."

(10:40)

عن أبي أمامة بن سهل ، عن أبيه قال : نهى رسول الله صلى الله عليه وسلم عن الجعرور ولون الحقيق أن يوخذا في الصدقة ، قال الزهري : لو نين من تمر المدينة ،

Abu Umama b. Sahl reported his father as saying: "Allah's Messenger (may peace be upon him) forbade to levy *sadaqa* (*zakah*) on *jufrur* and *laun* of *habiq*." Zuhri said: "These are two kinds of dates from the dates of Medina."

(10:41)

عن ابى هريرة ان رسول الله صلى الله عليه وسلم قال ليس على المسلم في عبده ولا فرسه صدقة .

عن ابى هريرة عن النبي صلى الله عليه وسلم قال ليس على المسلم في عبده ولا فرسه صدقة .

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "No *sadaqa* is due from a Muslim on his slave or horse."

(10:42)

عن ابى هريرة قال سئل رسول الله صلى الله عليه وسلم عن الحمير فيها

زكاة فقال ماجئني فيها شيء الا هذه الآية الفاذة من يعمل مثقال ذرة خيرا يره
ومن يعمل مثقال ذرة شرا يره .

Abu Huraira (Allah be pleased with him) reported that Allah's Messenger (may peace be upon him) was asked about asses: Is there *zakah* in them? He said: "Nothing has been revealed to me which contains something save this verse: Whoever does a good, equivalent to an atom, will see it (its reward) and whoever does an evil, equivalent to an atom, will see it (its punishment)."

(h) Collection

تحصيل الزكاة،

(10:43)

عن رافع بن خديج قال : سمعت رسول الله صلى الله عليه وسلم يقول :
العامل ، على الصدقة بالحق كالغازي في سبيل الله حتى يرجع الى بيته

Rafi' b. Khadij reported: I heard the Apostle of Allah (may peace be upon him) saying: "One who collects *zakah* a just manner is like him who fights in Allah's path till he returns home."

(10:44)

عن ابي حميد الساعدي ان رسول الله صلى الله عليه وسلم قال هدايا العمال
غلول .

Abi Humaid as-Sa'adi reported that Allah's Messenger (may peace be upon him) said: "The gifts accepted by the *zakah*-collectors are a form of cheating."

(10:45)

عن ابي حميد الساعدي قال استعمل رسول الله صلى الله عليه وسلم رجلا
من الاسد يقال له أبن اللتبية قال عمرو وأبن ابي عمر على الصدقة فلما قدم قال
هذا لكم وهذا لي اهدى لي قال فقام رسول الله صلى الله عليه وسلم على المنبر
فحمد الله واثنى عليه وقال ما بال عامل ابعثه فيقول هذا لكم وهذا اهدى لي افلا
قعد في بيت ابيه اوفي بيت امه حتى ينظر أيهدى اليه ام لا والذي نفس محمد
بيده لا ينال احد منكم منها شيئا الا جاء به يوم القيامة يحمله على عنقه بعير له

رغاء او بقرة لها خوار اوشاة تيعر ثم رفع يديه حتى رثينا عفرتى ابطينه ثم قال اللهم هل بلغت مرتين .

It has been narrated on the authority of Abu Humaid as-Sa'idi who said: "The Messenger of Allah (may peace be upon him) appointed a man from the Asad tribe who was called Ibn Lutbiyya in charge of *sadaqa* (i.e. authorised him to receive *sadaqa* from the people on behalf of the State). When he returned (with the collections), he said: 'This is for you and (this is mine as) it was presented to me as a gift.' The narrator said: 'The Messenger of Allah (may peace be upon him) stood on the pulpit and praised God and extolled Him.' Then he said: 'What about a State official whom I give an assignment and who (comes and) says: This is for you and this has been presented to me as a gift?' Why didn't he remain in the house of his father or the house of his mother so that he could observe whether gifts were presented to him or not. By the Being in Whose Hand is the life of Muhammad, any one of you will not take anything from it but will bring it on the Day of Judgment, carrying on his neck a camel that will be growling, or a cow that will be bellowing or an ewe that will be bleating. Then he raised his hands so that we could see the whiteness of his armpits.' Then he said twice: 'O God, I have conveyed (Thy Commandments).'"

(i) Payment

اداء الزكاة

(10:46)

عن عبد الله بن ابي اوفى قال كان رسول الله صلى الله عليه وسلم اذا اتاه قوم بصدقتهم قال اللهم صل عليهم فاتاه ابي ابو اوفى بصدقته فقال اللهم صل على آل ابي اوفى .

'Abdullah b. Abu Aufa said that it was the common practice of the Messenger of Allah (may peace be upon him) that when the people brought to him *sadaqa* he blessed them: O Allah, bless them, so when Abu Aufa brought to him *sadaqa* he (the Holy Prophet) said: "O Allah, bless the posterity of Abu Aufa."

(10:47)

عن جرير بن عبد الله قال قال رسول الله صلى الله عليه وسلم اذا اتاكم المصدق فليصدر عنكم وهو عنكم راض .

Jarir b. 'Abdullah said: "When the collector of *sadaqa* (*zakah*) comes to you, (you should see) that he goes away pleased with you."

(10:48)

عن جرير بن عبد الله قال جاء ناس من الاعراب الى رسول الله صلى الله عليه وسلم فقالوا ان ناسامن المصدقين ياتوننا فيظلمونا قال فقال رسول الله صلى الله عليه وسلم ارضوا مصدقيكم قال جرير ما صدر عني مصدق منذ سمعت هذا من رسول الله صلى الله عليه وسلم الا وهو عني راض

Jarir b. 'Abdullah reported: There came people from among the Bedouins to the Messenger of Allah (may peace be upon him) and said: "Collectors of *sadaqa* come to us and treat us unjustly." Upon this the Messenger of Allah (may peace be upon him) said: "Please your collectors." Jarir said: "Ever since I heard it from the Messenger of Allah (may peace be upon him) no collector had departed but was pleased with me."

(10:49)

عن انس أن أبابكر . رضى الله عنه . كتب له التى فرض رسول الله . صلى الله عليه وسلم . ((وما كان من خليطين فانهما يتراجعان بينهما بالسوية)) .

Muhammad b. Abdullah reported: "My father reported to me as saying: "Uthama reported to me that Anas reported to him that Abu Bakr wrote for him that which Allah's Messenger (may peace be upon him) had enjoined upon them: The partners should bear the burden (of *sadaqa*) proportionate to their wealth."

(10:50)

عن ثمامة ، ان أنسا . رضى الله عنه . حدثه أن أبابكر . رضى الله عنه . كتب له التى أمر الله رسوله . صلى الله عليه وسلم . ((ولا يخرج فى الصدقة هرة . ولا ذات عوار ، ولا تيس إلا ما شاء المصدق))

Thumama reported on the authority of Ans (Allah be pleased with him) that Hadrat Abu Bakr (Allah be pleased with him) wrote for him what Allah had commanded His Messenger (may peace be upon

him): "An old sheep, one with a defect in the eye or a male goat is not to be brought forth as a *sadaqa* unless the collector is willing."

(j) Zakat Expenditure توزيع الزكاة

1. Not for al-Ghani لا يجوز اداء الزكاة للغنى (10:51)

عن ابي هريرة قال قال رسول الله صلى الله عليه وسلم : لا تحل الصدقة لغنى ، ولا لذى مرة سوى .

Abu Huraira reported that Allah's Messenger (may peace be upon him) said: "*Sadaqa* is not lawful for the rich person nor for one who is strong and has a sound physique."

(10:52)

عن عطاء بن يسار أن رسول الله صلى الله عليه وسلم قال : « لا تحل الصدقة لغنى إلا لخمسة : لغاز في سبيل الله أو لعامل عليها ، أو لغارم ، أو لرجل اشتراها بماله ، أو لرجل كان له جار مسكين ، فتصدق على المسكين فاهداها المسكين للغنى »

عن أبي سعيد قال : قال رسول الله صلى الله عليه وسلم : ((لا تحل ، الصدقة لغنى إلا في سبيل الله أو ابن السبيل ، أو جار فقير يتصدق عليه فيهدى لك أو يدعوك)) .

'Ata b. Yasar reported that the Apostle of Allah (may peace be upon him) said: "The *sadaqa* is not lawful for a healthy person save in five cases (persons): One who fights in the cause of Allah, its collector, the debtor, a person who purchased the *sadaqa* for his property and a person whose needy neighbour was given something in charity who in turn sends it to the wealthy person as a gift."

Abu Sa'id reported that the Apostle of Allah (may peace be upon him) said: "*sadaqa* is not lawful for a rich person except (when he fights) in the cause of Allah, or is a wayfarer, or (if he has) a poor neighbour to whom he gives *sadaqa* and then he returns it to you as a gift or invites you (on a meal)."

2. *For al-Miskin* الزكاة حق المسكين
(10:53)

عن ابى هريرة ان رسول الله صلى الله عليه وسلم قال ليس المسكين بهذا الطواف الذى يطوف على الناس فترده اللقمة واللقمتان والتمر والتمرتان قالوا فما المسكين يا رسول الله قال الذى لا يجدغنى يغنيه ولا يفظن له فيتصدق عليه ولا يسأل الناس شيئاً .

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "The poor man (*miskin*) is not the one who goes round to the people and is dismissed with one or two morsels, and one or two dates." They (the Prophet's Companions) said: "Messenger of Allah, then who is *miskin*?" He said: "He who does not get enough to satisfy him, and he is not considered so (as to elicit the attention of the benevolent people), so that charity may be given to him, and he does not beg anything from the people."

3. *Not for the Progeny* لا يجوز اداء الزكاة
of the Prophet لآل البيت
(10:54)

عن ابى هريرة يقول اخذ الحسن بن على تمرَةً من تمر الصدقة فجعلها في فيه فقال رسول الله صلى الله عليه وسلم كخ كخ ارم بها اما علمت انا لان أكل الصدقة .

عن ابى هريرة عن رسول الله صلى الله عليه وسلم انه قال انى لانقلب الى اهلى فاجد التمرة ساقطة على فراشى ثم ارفعها لأكلها ثم اخشى ان تكون صدقة فألقيا .

Abu Huraira reported that Hasan b. 'Ali took one of the dates of the *sadaqa* and put it in his mouth, whereupon the Prophet (may peace be upon him) said: "Leave it, throw it; don't you know that we do not eat the *sadaqa*?"

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "I go back to my family and I find a date lying on my bed. I then take it up to eat it, but then I throw it away fearing that it may be a *sadaqa*."

(10:55)

عن عبدالمطلب بن ربيعة بن الحارث قال أجمع ربيعة بن الحارث والعباس بن عبدالمطلب فقالا والله لو بعثنا هذين الغلامين (قالاى وللفضل بن عباس) الى رسول الله صلى الله عليه وسلم فكلما فامرهما على هذه الصدقات فاديا ما يؤدى الناس واصابا مما يصيب الناس قال فبينما هما فى ذلك جاء على بن ابي طالب فوقف عليهما فذكرا له ذلك فقال على بن ابي طالب لاتفعلا فوالله ما هو بفاعل فانتحاه ربيعة بن الحارث فقال والله ماتصنع هذا الانفاضة منك علينا فوالله لقد نلت صهر رسول الله صلى الله عليه وسلم فما نفسناه عليك قال على ارسلوهما فانطلقا واضطجع على قال فلما صلى رسول الله صلى الله عليه وسلم الظهر سبقناه الى الحجرة فقمنا عندها حتى جاء فاخذ باذاننا ثم قال اخرجنا ماتصرران ثم دخل ودخلنا عليه وهو يومئذ عند زينب بنت جحش قال فنوا كلنا الكلام ثم تكلم احدنا فقال يا رسول الله انت ابر الناس واوصل الناس وقد بلغنا النكاح فجننا لتؤمرنا على بعض هذه الصدقات فتؤدى اليك كما يؤدى الناس ونصيب كما يصيبون قال فسكت طويلا حتى اردنا ان نكلمه قال وجعلت زينب تلمع علينا من وراء الحجاب ان لا تكلمها قال ثم قال ان الصدقة لا تنبغى لآل محمد انما هى اوساخ الناس ادعوالى محمية وكان على الخمس) ونوفل بن الحارث بن عبدالمطلب قال فجا آه فقال لمحمية انكح هذا الغلام ابتك (للفضل بن عباس) فانكحه وقال لنوفل بن الحارث انكح هذا الغلام ابتك (لى) فانكحنى وقال لمحمية اصدق عنهما من الخمس كذا وكذا قال الزهرى ولم يسمه لى .

'Abd al-Muttalib b. Rabi'a b. al-Harith reported that Rabi'a b. al-Harith and 'Abbas b. 'Abd al-Muttalib gathered together and said: "By Allah, if we had sent these two young boys (i.e. I and Fadl b. 'Abbas) to the Messenger of Allah (may peace be upon him) and they had spoken to him, he would have appointed them (as the collectors) of the *sadaqa*; and they would (collect them) and pay (to the Holy Prophet) as other people (collectors) paid and would get a share as other people got it. As they were talking about it there came 'Ali b. Abu Talib and stood before them, and they made a mention of it to him." 'Ali b. Abu Talib said: "Don't do that; by Allah he (the Holy Prophet) would not do that (would not accept your request)." Rabi'a

b. Harith turned to him and said: "By Allah, you are not doing so but out of jealousy that you nurse against us. By Allah, you became the son-in-law of the Messenger of Allah (may peace be upon him) but we felt no jealousy against you (for this great privilege of yours)." 'Ali then said: "Send them (if you like). They set out and 'Ali lay on the bed. When the Messenger of Allah (may peace be upon him) offered the noon prayer, we went ahead of him to his apartment and stood near it till he came out. He took hold of our ears (out of love and affection) and then said: "Give out what you have kept in your hearts." He then entered (the apartment) and we also went in and he (the Holy Prophet) was on that day (in the house of) Zainab b. Jahsh. We urged each (of us) to speak. Then one of us thus spoke: "Messenger of Allah, you are the best of humanity and the best to cement the ties of blood-relations. We have reached the marriageable age. We have come (to you) so that you may appoint us (as collectors) of these *sadaqat*, and we would pay you just as the people (other collectors) pay you, and get our share and we would get as others get it." He (the Holy Prophet) kept silent for a long time till we wished that we should speak with him (again), and Zainab pointed to us from behind the curtain not to talk (any more). He (the Holy Prophet) said: "It does not become the family of Muhammad (to accept) *sadaqat* for they are the impurities of people. You call to me Mohmiya (and he was in charge of *khums*, i.e. of the one-fifth part that goes to the treasury out of the spoils of war), and Naufal b. Harith b. 'Abd al-Muttalib. They both came to him, and he (the Holy Prophet) said to Mahmiya: "Marry your daughter to this young man (i.e. Fadl b. 'Abbas)," and he married her to him. And he said to Naufal b. Harith: "Marry your daughter to this young man (i.e. 'Abd al-Muttalib b. Rabi'a, the narrator of this hadith)" and he married her to me, and he said to Mahmiya: "Pay so much *mahr* on behalf of both of them from this *khums*, Zuhri, however, said: He did not determine (the amount of *mahr*).

(10:56)

عن جويرية زوج النبي صلى الله عليه وسلم ان رسول الله صلى الله عليه وسلم دخل عليها فقال هل من طعام قالت لا والله يا رسول الله ما عندنا طعام الا عظم من شاة اعطيته مولاتي من الصدقة فقال قريبه فقد بلغت محلها .

عن انس بن مالك قال اهدت بريرة الى النبي صلى الله عليه وسلم لحما تصدق به عليها فقال هو لها صدقة ولنا هدية .

Juwairiya, the wife of the Messenger of Allah (may peace be upon him) said that the Messenger of Allah (may peace be upon him) came to her and said: "Is there anything to eat?" She said: "Messenger of Allah, I swear by God, there is no food with us except a bone of goat which my freed maid-servant was given as *sadaqa*." Upon this he said: "Bring that to me, for it (the *sadaqa*) has reached its destination."

Anas b. Malik reported that Barira presented to the Apostle of Allah (may peace be upon him) a piece of meat which has been given to her as *sadaqa*. Upon this he (the Holy Prophet) said: "That is a *sadaqa* for her and a gift for us."

(k) Economic effects of Zakat الآثار الاقتصادية للزكاة (10:57)

عن حارثة بن وهب يقول سمعت رسول الله صلى الله عليه وسلم يقول تصدقوا فيوشك الرجل يمشى بصدقته فيقول الذي اعطيتها لوجئتنا بها بالامس قبلتها فاما الان فلا حاجة لي بها فللايجد من يقبلها .

عن ابي هريرة ان رسول الله صلى الله عليه وسلم قال لانتقوم الساعة حتى يكثر المال ويفيض حتى يخرج الرجل بزكاة ماله فلايجد احدا يقبلها منه وحتى تعودارض العرب مروجاً وانهاراً .

Haritha b. Wahb reported Allah's Messenger (may peace be upon him) as saying: "Give *sadaqa* for a time is about to come when a person would walk with alms and the one whom it is to be given would say: 'Had you brought it yesterday, I would have accepted it. For the present I do not need it.' (And the giver of *sadaqa*) would not find anyone to accept it."

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "The Last Hour will not come before wealth becomes abundant and over-flowing, so much so that a man takes *zakah* out of his property and cannot find anyone to accept it from him, and till the land of Arabia becomes meadows and rivers."

(iii) USHR

العشر

(a) Rates

معدل العشر

(10:58)

عن جابر بن عبد الله يذكر انه سمع النبي صلى الله عليه وسلم قال فيما

سقت الانهار والغيم العشور وفيما سقى بالسانية نصف العشر .

Jabir b. 'Abdullah reported Allah's Messenger (may peace be upon him) as saying: "A tenth is payable on what is watered by rivers, or rains, and a twentieth on what is watered by camels."

(10:59)

عن ابى هريرة قال قال رسول الله صلى الله عليه وسلم فيما سقت السماء والعيون العشر وفيما سقى بالنضح العشر

Abu Huraira reported: "The Messenger of Allah (may peace be upon him) said: 'One-tenth is payable on what is watered by rain or springs and a twentieth on what is watered by draught camels.'"

(b) Assessment

تخمين العشر

(10:60)

عن عبدالرحمن بن مسعود قال : جاء سهل بن أبى حثمة إلى مجلسنا قال : أمرنا رسول الله صلى الله عليه وسلم [قال] ، «أذا خرصتم فجدوا وادعوا الثلث فإن لم ، تدعوا أو ، تجدوا الثلث فدعوا الربع» . قال أبو داود : الخارص يدع الثلث للحرفة .

'Abdur Rahman b. Mas'ud said: "Sehl b. Abu Hathma came to our gathering and said: 'The Messenger of Allah (may peace be upon him) instructed us: Give a discount of one third (to the crop) before you make assessment and if you do not do so then (at least) give a discount of one-fourth.'"

(10:61)

عن عتاب بن اسيد ان النبى صلى الله عليه وسلم كان يبعث على الناس من يخرص عليهم كرومهم وثمارهم

'Attab b. Usaid reported: "The Holy Prophet (may peace be upon him) would send a person to the people who would make an estimate of the yield of grapes and fruits (while on tree)."

(iv) ZAKAT-UL-FITR

زكاة الفطر

(10:62)

عن ابي عمار قال سألت قيس بن سعدٍ عن صدقة الفطر فقال امرنا رسول الله صلى الله عليه وسلم قبل ان تنزل الزكاة ثم نزلت الزكاة فلم ننه عنها ولم نؤمر بها ونحن نفعله وسألته عن صوم عاشوراء فقال امرنا رسول الله صلى الله عليه وسلم قبل ان ينزل رمضان ثم نزل رمضان فلم نؤمر به ولم ننه عنه ونحن نفعله .

Abu 'Ammar reported: "I asked Qais b. Sa'd about *Sadaqa-tul-Fitr*. He said: 'Allah's Messenger (may peace be upon him) commanded us (to pay this *sadaqa*) before (the command of) *zakah* was revealed. Then (the command of) *zakah* was revealed but he did not forbid us from it; nor did he command that to us; while we paid it.' And I asked him about fast of the 10th (of Muharram). He said: "Allah's Messenger (may peace be upon him) commanded us (to observe it) before (the fasts of) Ramadan were prescribed.' Then the (fasts of) Ramadan were revealed. He did not command (to observe) that (fast), nor did he forbid us from that while we did observe that (Saum-i-'Ashura)."

(10:63)

عن الحسن قال : قال ابن عباس وهو أمير البصرة في آخر الشهر : اخرجوا زكاة صومكم ، فنظر الناس بعضهم إلى بعض . فقال : من ههنا من أهل المدينة ؟ قوموا فعملوا إخوانكم فإنهم لا يعلمون ! إن هذه الزكاة فرضها رسول الله صلى الله عليه وسلم على كل ذكر وأثنى حرو ومملوكٍ صاعاً من شعير أو تمر . أو نصف صاعٍ من قمح . فقاموا . خالفه هشام فقال : عن محمد بن سيرين .

Hasan reported Ibn Abbas, the Governor of Basra, saying at the end of the month: "Pay *zakah* of your fasts." Upon this the people looked at one another (in surprise). Then he said: "Who is here from the people of Medina? Please stand up and teach your brothers for they do not know. Verily, it is a *zakah* which Allah's Messenger (may peace be upon him) has prescribed on every one, male or female, free or slave: One *sa'* of barley or dates, or half *sa'* of wheat." So they stood up (to instruct people). Hisham differed with him and said: "(This tradition has been reported) on the authority of Muhammad b. Sirin."

Dar: BK. 18, Ch. 48
 Mt: BK. 31, H. 84
 Hbl: Vol. II, p. 71, 254, 260, 315, 376, 379, 463, 464, 465.

9:22

Mu: BK. 22, H. 20, 22, 23. Also see:
 Bu: BK. 34, Ch. 16–18; BK. 43, Ch. 5, 13; BK. 44, Ch. 4, 9;
 BK. 53, Ch. 10, 14; BK. 60, Ch. 50, 54.
 Tir: BK. 12, Ch. 67, 75
 Maj: BK. 12, Ch. 28; BK. 15, Ch. 14, 15, 18
 Nas: BK. 44, Ch. 103
 Dar: BK. 18, Ch. 14, 49, 50
 Z: H. 633
 Hbl: Vol. I, p. 73, 327(C); Vol. II, p. 23, 263, 332, 339, 361;
 Vol. III, p. 19, 61, 427(2), 454, 460; Vol. IV, p. 442; Vol.
 V, p. 300, 308, 351, 360, 395, 399, 407; Vol. VI, p. 386,
 390
 Tl: H. 2511.

9:23

Mu: BK. 22, H. 31, 38.

9:24

Mu: BK. 53, H. 92.

9:25

Mu: BK. 22, H. 19. Also see:
 Da: BK. 22, Ch. 59
 Maj: BK. 12, Ch. 33; BK. 18, Ch. 33
 Dar: BK. 18, Ch. 22
 Nas: BK. 44, Ch. 29
 Mt: BK. 31, H. 15, 16
 Hbl: Vol. III, p. 209.

Chapter 10**10:1**

Bu: BK. 55, Ch. 9. See also:
 Bu: BK. 49, Ch. 17, 19.

10:2

Mu: BK. 1, H. 261. Also see:

Hbl: Vol. II, p. 425, 431, 479, 521(C); Vol. III, p. 441, 480;
Vol. IV, p. 231; Vol. V, p. 25(3), 27(C), 238, 329, 362,
366.

10:3

Mu: BK. 33, H. 42.

10:4

Mu: BK. 56, Ch. 189. Also see:

Da: BK. 19, Ch. 10, 11(C), 9; BK. 23, Ch. 5

Maj: BK. 8, Ch. 14

Dar: BK. 3, Ch. 30

Mt: BK. 33, H. 24–30

Hbl: Vol. V, p. 226, 227(2), 285(C), 350, 423; Vol. VI, p. 392

Tl: H. 12, 13.

10:5

Bu: Bk. 83, Ch. 33. Also see:

Bu: BK. 64, Ch. 38

Da: BK. 15, Ch. 133–135, 167

Tir: BK. 15, Ch. 28

Nas: BK. 35, Ch. 38

Maj: BK. 24, Ch. 34

Dar: BK. 17, Ch. 45, 47–49

Mt: BK. 21, H. 22–25

Hbl: Vol. I, p. 22, 30, 47; Vol. II, p. 160, 213(C), 318; Vol. III,
p. 151, 180; Vol. IV, p. 127; Vol. V, p. 316, 318, 326, 330

Hish: p. 761

Waq: p. 276, 281, 292, 366.

10:6

Tir: BK. 5, Ch. 41.

10:7

Hbl: Vol. I, p. 78.

10:8

Mu: BK. 12, H. 98.

10:9

- Mu: BK. 1, H. 8. See also:
 Bu: BK. 2, Ch. 34; BK. 3, Ch. 6; BK. 9, Ch. 3; BK. 24, Ch. 1, 41, 63; BK. 30, Ch. 1; BK. 52, Ch. 26; BK. 64, Ch. 60, 69; BK. 90, Ch. 3; BK. 97, Ch. 1
 Da: BK. 2, Ch. 1; BK. 9, Ch. 5; BK. 19, Ch. 20, BK. 25, Ch. 7
 Tir: BK. 5, Ch. 2, 6
 Nas: BK. 5, Ch. 4; BK. 22, Ch. 1; BK. 23, Ch. 1, 46, 73; BK. 24, Ch. 1; BK. 47, Ch. 23; BK. 51, Ch. 48
 Maj: BK. 5, Ch. 191; BK. 8, Ch. 1; BK. 25, Ch. 2
 Dar: BK. 1, Ch. 1; BK. 2, Ch. 208; BK. 3, Ch. 1
 Mt: BK. 9, H. 94
 Hbl: Vol. I, p. 250, 264, 361, 382; Vol. III, p. 143, 168, 193; Vol. IV, p. 200, 384.

10:10

- Bu: BK. 2, Ch. 2, Also see:
 Mu: BK. 1, H. 19–22.
 Tir: BK. 38, Ch. 3
 Nas: BK. 47, Ch. 13
 Hbl: Vol. II, p. 26, 92, 120, 143; Vol. IV, p. 363.

10:11

- Bu: BK. 24, Ch. 2.

10:12

- Bu: BK. 24, Ch. 1.

10:13

- Mu: BK. 1, H. 10. See also (10:11) *supra*.

10:14

- Mu: BK. 1, H. 12. Also see:
 Bu: BK. 3, Ch. 25; BK. 78, Ch. 10; BK. 97, Ch. 22
 Tir: BK. 38, Ch. 8
 Nas: BK. 5, Ch. 10
 Maj: BK. 36, Ch. 12
 Hbl: Vol. II, p. 295, 323, 342(2); Vol. III, p. 22, 348, 472(3); Vol. IV, p. 76, 299, 423; Vol. V, p. 237, 372, 417, 418; Vol. VI, p. 383(2)
 TI: H. 560, 739, 1361.

10:15

- Mu: BK. 1, H. 26. Also see:
 Bu: BK. 2, Ch. 40; BK. 3, Ch. 25; BK. 9, Ch. 2; BK. 24, Ch. 1;
 BK. 57, Ch. 2(C); BK. 61, Ch. 1, 5; BK. 64, Ch. 69; BK. 95,
 Ch. 5; BK. 97, Ch. 56
 Da: BK. 25, Ch. 7
 Tir: BK. 38, Ch. 5
 Nas: BK. 47, Ch. 25; BK. 51, Ch. 48
 Hbl: Vol. I, p. 361; Vol. III, p. 22(C), Vol. IV, p. 339(2)
 Tl: H. 2747

10:16

- Mu: BK. 1, H. 29. Also see *supra* (10:11).

10:17

- Mu: BK. 1, H. 36
 Bu: BK. 2, Ch. 17; BK. 56, Ch. 102
 Da: BK. 15, Ch. 95
 Tir: BK. 38, Ch. 1, 2
 Nas: BK. 25, Ch. 1; BK. 46, Ch. 15
 Maj: Introduction to Ch. 9
 Dar: BK. 17, Ch. 10
 Hbl: Vol. II, p. 50(2), 92, 345, 377; Vol. III, p. 199.

10:18

- Mu: BK. 1, H. 32
 Bu: BK. 24, Ch. 1, 40; BK. 88, Ch. 3; BK. 96, Ch. 2
 Da: BK. 9, Ch. 1
 Tir: BK. 38, Ch. 1
 Nas: BK. 23, Ch. 3; BK. 25, Ch. 1; BK. 37, Ch. 1
 Maj: BK. 17, Ch. 30
 Hbl: Vol. I, p. 11, 19, 36, 47; Vol. II, p. 423, 528.

10:19

- Mu: BK. 12, H. 28. Also see:
 Bu: BK. 24, Ch. 3, 43; BK. 90, Ch. 3, BK. 65, Surah 3, Ch. 14
 Da: BK. 9, Ch. 32
 Tir: BK. 5, Ch. 1; BK. 44, Surah 3, Ch. 21
 Nas: BK. 23, Ch. 2, 4, 6, 7, 9, 11, 19, 20
 Maj: BK. 8, Ch. 2
 Dar: BK. 3, Ch. 3

- Mt: BK. 17, H. 22
 Hbl: Vol. I, p. 83, 87, 121, 133, 158, 377, 409, 446, 464; Vol. II, p. 98, 137, 156, 262, 276, 279, 316, 355, 379, 383, 425, 479, 489(2), 530; Vol. III, p. 321, 498(C); Vol. IV, p. 256(R), 258(2), 259; Vol. V, p. 2, 4(2), 152, 157, 169(C), 350
 Tl: H. 401(C), 1086, 2440.

10:20

- Bu: BK. 24, Ch. 34; BK. 47, Ch. 2. See also:
 Bu: BK. 90, Ch. 3
 Nas: BK. 23, Ch. 5, 12
 Maj: BK. 8, Ch. 10, 11, 13
 Mt: BK. 17, H. 23
 Hbl: Vol. IV, p. 315; Vol. II, p. 11
 Da: BK. 9, Ch. 5.

10:21

- Da: BK. 19, Ch. 7. Also see:
 Dar: BK. 3, Ch. 28.

10:22

- Hbl: Vol. IIV, p. 109. Also see:
 Hbl: Vol. IV, p. 133, 143, 150
 Da: BK. 19, Ch. 7
 Dar: BK. 3, Ch. 28.

10:23

- Maj: BK. 8, Ch. 14. Also see:
 Tir: BK. 5, Ch. 19
 Hbl: Vol. IV, p. 234.

10:24

- Da: BK. 9, Ch. 9

10:25

- Da: BK. 9, Ch. 12.

10:26

- Tl: H. 2264.

Chapter 11

ECONOMIC DEVELOPMENT

Economic development has come to occupy a focal place among the policies of government in the modern age. But the economic well-being of its people has been a concern of all benevolent rulers in the past as well, although the sense in which we understand the word, 'development' was not known to them. Similarly, the modern techniques of economic use of resources are of recent origin. In the past the need for economic betterment of the people was recognised but tools of scientific analysis to achieve this objective had not been developed. It was mainly the discretion and wisdom of the rulers which guided them in decision making.

The Holy Prophet (may peace be upon him) placed a high value on the economic welfare of the people. He liked to see the Muslims well-off rather than hungry and destitute. There are some traditions which suggest that the Holy Prophet (may peace be upon him) desired to see his followers at a higher echelon on the ladder of development. After establishing the state of Medina, one of the first steps, which the Holy Prophet (may peace be upon him) took, was the establishment of *mu'wakhat* (brotherhood) among the *Ansars* (Helpers) of Medina and *Muhajirs* (Immigrants) from Mecca. This brotherhood was, in fact, a step towards the economic rehabilitation of the newly arrived immigrants. Soon after the Holy Prophet (may peace be upon him) diverted his attention towards the development of resources in the tiny state of Medina.

Medina had an agrarian base and bulk of the local population was engaged in agriculture. The Holy Prophet (may peace be upon him) invited people to develop the *mawat* (dead lands). He creed that the *mawat* belong to the person who develops them. Similarly he instituted many laws regarding cultivation and marketing of agricultural products.

These laws were based on justice, cooperation and magnanimity with one another. Thus he set a stage for the development of the agricultural sector.¹

Similarly, the Holy Prophet (may peace be upon him) gave an elaborate code for trade and commerce. A scheme of fairplay and mutual help was visualized in all trade contracts.² This was intended to end exploitation and provide congenial atmosphere for the promotion of trade and industry.

The Holy Prophet (may peace be upon him) was very mindful about the economic utilization of resources. He disliked to see even the skin of a dead animal go waste. With his instructions in different contexts he built an attitude among his followers about intensive and efficient use of resources. From such small matters as licking of fingers after food to explicit prohibition of wasting anything valuable, we find a series of instructions which emphasise maximum utilization of resources. The concept that all the resources are a *n'aimah* (gift) from God contains a suggestion that they should be utilized carefully.

Like physical resources, the Holy Prophet (may peace be upon him) laid emphasis on intensive development of human resources. He assigned a high value on industry, efficiency and labour.³ Parasitic dependence on others, idleness, or beggary were discouraged. People were induced to put in hard work and earn livelihood instead of wasting their energies in idle pursuits. It is in this spirit that all those pastimes which do not add any utility have been disliked by the *Shari'ah*.

In a set of traditions we find certain hints about planning and resource allocation. During an expedition when the ration outran the needs of the detachment, the Holy Prophet (may peace be upon him) ordered to pool all the provisions. Thereafter he distributed these provisions equitably. At other occasions also he praised such an exercise. It was desired that one who has a surplus should share with those who are in need. This was a general instruction for all times and regarding all types of resources. This can conveniently be made a basis for planning of resource utilization in the economy.

Besides the so called 'economic' side of development, the Holy Prophet (may peace be upon him) issued instructions about the non-economic side as well. He appreciated enterprise and initiative. He forbade to take cues from omens. Belief in superstitions inculcates

¹ See chapter 4 Supra.

² See chapter 8, 9 Supra.

³ See chapter 5 Supra.

inactivity and fatalism. He prohibited to keep such beliefs. Instead he encouraged people for action and creativity. In one of the traditions we note his pleasure in reinvesting the money obtained by the disinvestment of an estate (or asset).

The Holy Prophet (may peace be upon him) prescribed a set of values which were conducive to the development of resources. Values like *infaq*, *ihsan*, *iqtsad*, *ta'awun*, abstinence from *zulm*, *iktinaz*, and *bukhl* etc. provide atmosphere for economic development.⁴

But economic development is not the focus of all activities in the *Shari'ah*. Despite placing a high value on economic pursuits, the Holy Prophet (may peace be upon him) warned people to beware of its 'dysfunctional' aspects. The economic development should not lead to lust for wealth. The balance of activity should not tilt towards earning of wealth only because this may take one away from his duties as *Khalifah* (vicegerant) to God. It was to strike a balance between material pursuits and monasticism that the Holy Prophet (may peace be upon him) instructed to remain mindful of the excessive involvement in the worldly riches. The ultimate objective is not mere material well-being only but the achievement of *falah*. *Falah* means the economic well-being in this world and a successful life in the Hereafter. The success in the Hereafter can be achieved by total submission before the will of the Lord. There always remains a danger that the economic pursuits may not displace this goal of submission before Allah. Therefore the Holy Prophet (may peace be upon him) advised to maintain a balance.

(i) DISLIKE FOR POVERTY

(11:1)

الاستعاذة من الفقر

عن أبي هريرة قال : كان رسول الله صلى الله عليه وسلم يقول : اللهم
إني أعوذ بك من الجوع فإنه بثس الضجيع . وأعوذ بك من الخيانة فإنه بثس
البطانة .

Abu Huraira reported that Allah's Messenger (may peace be upon him) used to say: "Allah, I seek Thy refuge from hunger for it is the evil bed-fellow; and I seek Thy refuge from treachery, for it is an evil hidden trait."

⁴ See chapter 12 infra.

(11:2)

عن أبي سعيد الخدري ، عن رسول الله صلى الله عليه وسلم أنه كان يقول : اللهم إني أعوذ بك من الكفر والفقر . فقال ، رجل : ويعذلان ؟ قال : نعم

Abu Sa'ïd Khudri reported Allah's Messenger (may peace be upon him) as praying: "Allah, I seek Thy refuge from infidelity and destitution." Thereupon a person asked: "Are both (the things) equal?" The Prophet (may peace be upon him) said: "Yes."

(11:3)

عن أبي هريرة أن رسول الله صلى الله عليه وسلم كان يقول : اللهم إني أعوذ بك من الفقر وأعوذ بك من القلة والذلة وأعوذ بك أن أظلم أو أظلم .

Abu Huraira reported that Allah's Messenger (may peace be upon him) used to pray: "Allah, I seek Thy refuge against poverty; and I seek Thy refuge from paucity and humiliation; and I seek Thy refuge that I do wrong or wrong is done to me."

(11:4)

عن جرير بن عبد الله قال جاء ناس من الاعراب الى رسول الله صلى الله عليه وسلم عليهم الصوف فرأى سوء حالهم قد اصابتهم حاجة فحث على الصدقة فابطؤا عنه حتى رأى ذلك في وجهه قال ثم ان رجلا من الانصار جاء بصرة من ورق ثم جاء آخر ثم تتابعوا حتى عرف السرور في وجهه فقال رسول الله صلى الله عليه وسلم من سن في الاسلام سنة حسنة فعمل بها بعده كتب له مثل اجر من عمل بها ولا ينقص من اجورهم شيء ومن سن في الاسلام سنة سيئة فعمل بها بعده كتب عليه مثل وزر من عمل بها ولا ينقص من اوزارهم شيء .

Jarir b. 'Abdullah reported that some desert Arabs clad in woolen clothes came to Allah's Messenger (may peace be upon him). He saw them in sad plight as they had been hard pressed by need. He (the Holy Prophet) exhorted people to give charity, but they showed some reluctance until (signs) of anger could be seen on his face. Then a person from the Ansar came with a purse containing silver. Then came

another person and then other person followed them in succession until signs of happiness could be seen on his (sacred) face. Thereupon Allah's Messenger (may peace be upon him) said: "He who introduced some good practice in Islam which was followed after him (by people) he would be assured of reward like one who followed it, without their rewards being diminished in any respect. And he who introduced some evil practice in Islam which had been followed subsequently (by others) he would be required to bear the burden like that of one who followed this (evil practice) without their's being diminished in any respect."

(11:5)

عن عامر بن سعد قال كان سعد ابن ابى وقاص في ابله فجاءه ابنه عمر فلما رآه سعد قال اعوذ بالله من شر هذا الراكب فنزل فقال له أنزلت في ابلك وغنمك وتركت الناس يتنازعون الملك بينهم فضرب سعد في صدره فقال اسكت سمعت رسول الله صلى الله عليه وسلم يقول ان الله يحب العبد التقي الغنى الخفى .

It is reported on the authority of 'Amir b. Sa'd that Sa'd b. Abi Waqqas was in the fold of his camels that his son 'Umar came to him. When Sa'd saw him he said: "I seek refuge with Allah from the mischief of this rider." And as he got down he said to him: "You are busy with your camels and your sheep and you have abandoned people who are contending with one another for kingdom." Sa'd struck his chest and said: "Keep quite." I heard Allah's Messenger (may peace be upon him) as saying: "Allah loves the servant who is God-conscious and is free from want and is hidden (from the view of people)."

(11:6)

عن عمرو بن العاص يقول بعث الى رسول الله صلى الله عليه وسلم فاتيته ، فامرني ان آخذ على ثيابي وسلاحى ثم آتته قال ففعلت ثم آتته وهو يتوضأ فصعدنى البصر ثم طأطأ ثم قال يا عمرو انى اريد ان ابعثك على جيش فيغنمك الله ويسلمك وارغب لك رغبة صالحة من المال قال فقلت يا رسول الله انى لم اسلم رغبة فى المال ولكنى اسلمت رغبة فى الاسلام وان اكون مع رسول الله صلى الله عليه وسلم فقال يا عمرو نعم بالمال الصالح للرجل الصالح .

'Amr b. Al 'As said, "The Holy Prophet (may peace be upon him) sent for me so I came to him and he commanded me to take my clothes and weapons and then to come to him." He said: "I did that and came to him and he was making ablution. So he looked up then lowered his eyes and said, 'O 'Amr, I intend to send you with a troop so that Allah may bestow booty on you and may have peace on you and I wish for you a good desire for wealth'." He said: "I said, Allah's Messenger, I have no desire for wealth, I did not accept Islam for wealth and (I wish) that I should have the company of Allah's Messenger" (may peace be upon him). Upon this he said: "O 'Amr, good (lawful) wealth for a virtuous man is an excellent thing."

(ii) PHILOSOPHY OF ECONOMIC DEVELOPMENT فلسفة التطور الاقتصادى

(11:7)

عن انس بن مالك انه حدث عن رسول الله صلى الله عليه وسلم ان الكافر اذا عمل حسنة اطعم بها طعمة من الدنيا واما المؤمن فان الله يدخر له حسناته فى الآخرة ويعقبه رزقاً فى الدنيا على طاعته .

Anas b. Malik reported that Allah's Messenger (may peace be upon him) thus told him: "When a non-believer does good he is made to taste its reward in this world. And so far as the believer is concerned, Allah stores (the reward) of his virtues for the Hereafter and provides him sustenance in accordance with his obedience to Him."

(iii) ECONOMIC FACTORS OF DEVELOPMENT عوامل التطور الاقتصادى

(a) Intensive Resource Utilisation الاستفادة القصوى للموارد

(11:8)

عن ابن عباس قال تصدق على مولاة لميمونة بشاة فماتت فمر بها رسول الله صلى الله عليه وسلم فقال هلا اخذتم اهابها فدبغتموه فانتفعتم به فقالوا انها ميتة فقال انها حرم اكلها قال ابو بكر وابن عمر فى حديثهما عن ميمونة رضى الله عنها .

Ibn Abbas reported that the freed slave-girl of Maimuna was given a goat in charity but it died. The Messenger of Allah (may peace be upon him) happened to pass by that side. Upon this he said: "Why did

you not take off its skin? You could put it to use, after tanning it.” They (the Companions) said: “It was dead.” Upon this he (the Messenger of Allah) said: “Only its eating is prohibited.” Abu Bakr and Ibn ‘Umar in their narrations said: “It is narrated from Maimuna (Allah be pleased with her).”

(11:9)

عن ابن عباس قال قال رسول الله صلى الله عليه وسلم اذا اكل احدكم طعاماً فلا يمسح يده حتى يلعقها او يلعقها .
عن انس ان رسول الله صلى الله عليه وسلم كان اذا اكل طعاماً لعق اصابعه الثلاث قال وقال اذا سقطت لقمة احدكم فليمط عنها الاذى وليأكلها ولا يدعها للشيطان وامرنا ان نسلت القصعة قال فانكم لاتدرون في اى طعامكم البركة .

Ibn ‘Abbas reported Allah’s Messenger (may peace be upon him) as saying: “When any one of you eats food he should not wipe his hand until he has licked it himself or has given it to someone else to lick.”

Anas reported that when Allah’s Messenger (may peace be upon him) ate food he licked his three fingers, and he said: when any one of you drops a mouthful he should remove anything filthy from it and then eat it, and should not leave it for the Satan. He also commanded us that we should wipe the dish saying: you do not know in what portion of your food the blessing lies.

(b) Wastage

الاتلاف

(11:10)

عن ابى هريرة قال قال رسول الله صلى الله عليه وسلم ان الله يرضى لكم ثلاثاً ويكره لكم ثلاثاً فيرضى لكم ان تعبدوه ولا تشركوا به شيئاً وان تعتصموا بحبل الله جميعاً ولا تفرقوا ويكره لكم قيل وقال وكثرة السؤال واضاعة المال !

Abu Huraira reported Allah’s Messenger (may peace be upon him) as saying: “Verily, Allah likes three things for you and He disapproves three things for you. He is pleased with you that you worship Him and

associate not anything with Him, that you hold fast the rope of Allah, and be not scattered; and He disapproves for you irrelevant talk, persistent questioning and the wasting of wealth.”

(11:11)

عن علقمة ابن عبدالله ، عن أبيه قال : نهى رسول الله صلى الله عليه وسلم أن تكسر سكة المسلمين الجائزة بينهم الا من بأس .

‘Alqama b. ‘Abdullah reported on the authority of his father: “The Messenger of Allah (may peace be upon him) forbade to debase (or scrap) the currency of Muslim except that there is a danger (of its misuse).”

(c) Development of Land

تنمية الاراضى

(11:12)

عن عائشة ، رضى الله عنها ، عن النبى صلى الله عليه وسلم ، قال : من أعمار أرضاً ليست لاحدٍ فهو احق ، قال عروة : قضى به عمر . رضى الله عنه . في خلافته .

‘A’isha (Allah be pleased with her) reported that the Apostle of Allah (may peace be upon him) as saying: “He who cultivates a land which does not belong to anyone else, has a prior right over it.” ‘Urwa said: “‘Umar (Allah be pleased with him) decided (disputes) in accordance with this (hadith).”

(d) Development of Labour

تطور العمل

(11:13)

عن المقدام . رضى الله عنه . عن رسول الله صلى الله عليه وسلم قال : ما أكل أحد طعاماً قط خيراً من أن يأكل من عمل يده ، وإن نبى الله داود عليه السلام كان يأكل من عمل يده

عن أبى عبيد (مولى عبدالرحمن بن عوف) أنه سمع أبا هريرة . رضى الله عنه . يقول : قال رسول الله صلى الله عليه وسلم : لان يحتطب أحدكم حزمة على ظهره خير من أن يسأل احداً فيعطيه أو يمنعه

Al-Miqdam reported the Messenger of Allah (may peace be upon him) as saying: "No one has ever eaten better food than what he eats as a result of the labour of his hand. And verily, Allah's Prophet Dawud, used to eat by the work of his hand."

Abu 'Ubad, the freed slave of 'Abdur Rahman reported that he heard Abu Huraira (Allah be pleased with him) as saying: "The Messenger of Allah (may peace be upon him) said: 'Anyone of you who gathers a bundle of fuel-wood (and carries it to the *bazar*) on his back, is better than one who begs from anyone and he grants him or refuses (to grant) him.'"

(11:14)

عن أنس بن مالك أن رجلاً من الأنصار أتى النبي صلى الله عليه وسلم يسأله فقال : ((أما في بيتك شيء ؟)) قال بلى جلس : نلبس بعضه ونبسط بعضه ، وقعب نشرب فيه من الماء قال : ((أنتني بهما)) قال : فاتاه بهما ، فأخذهما رسول الله صلى الله عليه وسلم بيده وقال : ((من يشتري هذين))؟ قال رجل انا آخذهما بدرهم ، قال : ((من يزيد على درهم؟)) مرتين أو ثلاثاً ، قال رجل : انا آخذهما بدرهمين)) فاعطاهما إياه ، واخذ الدرهمين فاعطاهما الأنصارى وقال : ((اشتر باحدهما طعاماً فانبذه إلى أهلِكَ واشتر بالآخر قدوماً فأنتي به)) فاتاه به فشد فيه رسول الله صلى الله عليه وسلم عوداً بيده ثم قال له : اذهب فاحتطب وبع ، ولا أرينك خمسة عشر يوماً)) فذهب الرجل يحتطب ويبيع فجاء وقد أصاب عشرة دراهم ، فاشترى ببعضها ثوباً وببعضها طعاماً ، فقال رسول الله صلى الله عليه وسلم : «هذا خير لك من أن تحبى ، المسألة نكتة في وجهك يوم القيامة ، إن المسألة لا تصلح إلا لثلاثة : لذي فقرٍ مدقع ، أو لذي غرمٍ مفظع أو لذي دمٍ موجع» .

'Anas b. Malik reported: "A person from Ansar came to the Apostle of Allah (may peace be upon him) and begged something. He (the Holy Prophet) said: 'Is there anything in your home?' He said: 'I have got an under-garment. We wear a part of it and spread rest of it (as a bed). And we have got a wooden cup by which we drink water.' He (the Holy Prophet) said: 'Bring that to me.' He (the reporter) said that he came to him with these things and the Messenger of Allah (may peace be upon him) took them in his hand and said: 'Who will buy

these two articles?' Someone said: 'I am to buy them for one dirham.' He said: 'Who will add to one dirham (i.e. who will buy for more than one dirham)?' He (the Prophet) said this for two or three times. Someone said: 'I am to buy it for two dirhams.' He gave these things to him for two dirhams and gave these dirhams to the said Ansari. He (the Holy Prophet) said: 'Buy food for your family with one of these and buy with the other an axe and bring that to me.' He brought (the axe) to him and the Prophet fixed a piece of wood in it with his hand and then said to him: 'Go, cut wood and sell and do not show yourself to me for the next 15 days.' He went, cut the wood and sold it then he came and he had 10 dirhams. He brought clothes with some of them, and food with the others; then the Messenger of Allah (may peace be upon him) said: 'This is better for you than that the begging should become a spot (of disgrace) on your face on the Day of Resurrection. Begging is not allowable but only to one who is in grinding poverty or is seriously in debt and one suffering from painful ailment.' "

(11:15)

عن ابى اسامة قال قال النبى صلى الله عليه وسلم انطلق برجل الى باب الجنة فرفع رأسه فاذا على باب الجنة مكتوب الصدقة بعشر امثالها والقرض الواحد ثمانية عشر لان صاحب القرض لا يأتيك الا وهو محتاج وان الصدقة ربما وضعت في غنا

Abu Usama reported that the Holy Prophet (may peace be upon him) said: "A person would be taken to a gate of the Paradise. When he would raise his head he would find inscribed there: The reward for *sadaqa* is ten times and for a loan it is eighteen times, because whoever comes for a loan is in (real) need. But when *sadaqa* is given by you, the receiver may not be (really) needy."

(e) Condemnation of Idleness
and Begging

النهي عن التبطل
والسؤال

(11:16)

عن حكيم بن حزام قال سألت النبى صلى الله عليه وسلم فاعطاني ثم سألته فاعطاني ثم سألته فاعطاني ثم قال ان هذا المال خضرة حلوة فمن اخذه بطيب نفس بورك له فيه ومن اخذه باشراف نفس لم يبارك له فيه وكان كالذى ياكل ولا يشبع واليد العليا خير من اليد السفلى .

عن ابي امامة قال قال رسول الله صلى الله عليه وسلم يا ابن آدم انك ان تبذل الفضل خير لك وان تمسكه شرك ولا تلام على كفاف وابدأ بمن تعول واليد العليا خير من اليد السفلى .

Hakim b. Hizam reported: "I begged the Apostle of Allah (may peace be upon him) and he gave me. I again begged, he again gave me. I again begged, he again gave me, and then said: 'This property is green and sweet; he who receives it with a cheerful heart is blessed in it, and he who receives it with an avicious mind would not be blessed in it, he being like one who eats without being satisfied, and the upper hand is better than the lower hand.'"

Abu Umama reported Allah's Messenger (may peace be upon him) as saying: "O son of Adam, it is better for you if you spend your surplus (wealth), but if you withhold it, it is evil for you. There is (however) no reproach for you (if you withhold means necessary) for a living. And begin (charity) with your dependents; and the upper hand is better than the lower hand."

(11:17)

عن عبدالله بن عامر اليحصبي قال سمعت معاوية يقول اياكم واحاديث الا حديثا كان في عهد عمر فان عمر كان يخيف الناس في الله عز وجل سمعت رسول الله صلى الله عليه وسلم وهو يقول من يرد الله به خيراً يفقهه في الدين وسمعت رسول الله صلى الله عليه وسلم يقول انما انا خازن فمن اعطيته عن طيب نفس فيبارك له فيه ومن اعطيته عن مسألة وشره كان كالذي يأكل ولا يشبع .

Mu'awiya said: "Be cautious about ahadith except those which were current during the reign of 'Umar, for he exhorted people to fear Allah, the Exalted and Majestic. I heard the Messenger of Allah (may peace be upon him) as saying: 'He upon whom Allah intends to bestow goodness, He confers upon him an insight in religion'; and I heard the Messenger of Allah (may peace be upon him) as saying: 'I am the treasurer. To one whom I give out of (my own) sweet will, he would be blessed in that, but he whom I give (yielding to his constant) begging and for his covetousness is like one who would eat, but would not be satisfied.'"

(11:18)

عن حمزة ابن عبد الله عن ابيه ان النبی صلی الله علیه وسلم قال لاتزال
المسألة باحدکم حتى یلقى الله وليس فی وجهه مزعة لحم
عن ابی هريرة قال قال رسول الله صلی الله علیه وسلم من سأل الناس
اموالهم تكثرأ فانما یسال جمرأ فلیستقل او لیستکثر .

Hamza, son of 'Abdullah, reported on the authority of his father that the Apostle of Allah (may peace be upon him) said: "When a man is always begging from people, he would meet Allah (in a state) that there would be no flesh on his face."

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "He who begs the riches of others to increase his own is asking only for live coals, so let him ask a little or much."

(11:19)

عن قبيصة بن مخارق الهلالي قال تحملت حمالة فاتيت رسول الله صلی الله
عليه وسلم اسأله فيها فقال اقم . حتى تأتينا الصدقه فأنمرك بها قال ثم قال
ياقبيصة ان المسألة لاتحل الا لاحد ثلاثة رجل تحمل حمالة فحلته له المسألة حتى
يصيبها ثم يمسك ورجل اصابته جائحة اجتاحت ماله فحلته له المسألة حتى
يصيب قواماً من عيش او قال سداداً من عيش ورجل اصابته فاقة حتى يقوم
ثلاثة من ذوى الحجامن قومه لقد اصابته فلاناً فاقة فحلته له المسألة حتى يصيب
قواماً من عيش او قال سداداً من عيش فما سواهن من المسألة ياقبيصة سحتاً يأكلها
صاحبها سحتاً .

Qabisa b. Mukhariq al-Hilali said: "I was under debt and I came to the Messenger of Allah (may peace be upon him) and begged from him regarding it. He said: 'Wait till we receive *sadaqa*, so that we order that to be given to you.' He again said: 'Qabisa, begging is not permissible but for one of the three (classes) of persons: one who has incurred debt, for him begging is permissible till he pays that off, after which he must stop it; a man whose property has been destroyed by a calamity which has smitten him, for him begging is permissible till he gets what will support life, or will provide him reasonable subsistence; and a

person who has been smitten by poverty, the genuineness of which is confirmed by three intelligent members of his people, for him begging is permissible till he gets what will support him, or will provide him subsistence. Qabisa, besides these three (every other reason for) begging is forbidden, and one who engages in such consumes that what is forbidden'."

(11:20)

عن عبد الله بن مسعود قال : قال رسول الله صلى الله عليه وسلم : من نزلت به فاقة فأنزلها بالناس لم تسد فاقته ، ومن نزلت به فاقة فأنزلها بالله ، فيوشك الله له برزق عاجل أو آجل .

Abdullah b. Mas'ud reported Allah's Messenger (may peace be upon him) as saying: "Whoever suffers from destitution and presented it before others, his destitution will not be removed. And whoever suffers destitution but entrusts it to Allah, Allah will provide sustenance to him sooner or later."

(11:21)

عن عبد الله ، قال : قال رسول الله صلى الله عليه وسلم : ((من سأل وله ما يغنيه ، جاءت يوم القيامة خموش ، أو خدوش ، أو كدوح ، في وجهه)) فقيل : يارسول الله ، وما الغنى ؟ قال : ((خمسون درهما أو قيمتها من الذهب)).

'Abdullah reported: "The Messenger of Allah (may peace be upon him) said: 'He who begs when he has sufficiency will come on the Day of Resurrection with his face scratched, marked or injured.' He was asked what constitutes sufficiency Messenger of Allah? He said: 'It is 50 dirhams or its equivalent in gold'."

(f) Enterprise

الاقدام

(11:22)

عن ابى أمامة التيمى . قال : كنت رجلا اكرى في هذا الوجه ، وكان ناس يقولون [لى] : إنه ليس لك حج ، فلقيت ابن عمر فقلت : يا أبا عبد الرحمن إنى رجل ، اكرى في هذا الوجه ، وإن ناساً يقولون [لى] : إنه ليس

لك حج ، فقال ابن عمر : أليس تحرم وتلبى ، وتطوف بالبيت ، وتفيض من عرفات وترمى الجمار ؟ قال : قلت : بلى ، قال : فإن لك حجاً ، جاء رجل إلى النبي صلى الله عليه وسلم فسأله عن مثل ما سألتني عنه ، فسكت عنه رسول الله صلى الله عليه وسلم فلم يجبه حتى نزلت هذه الآية : (ليس عليكم جناح أن تبتغوا فضلاً من ربكم) فأرسل إليه رسول الله صلى الله عليه وسلم وقرأ عليه هذه الآية وقال : ((لك حج)) .

Abu Umama Tamimi reported: "I used to hire my beast during Hajj journey. People pointed out to me: 'Your Hajj is not valid', (as I was engaged in a worldly affair of hiring the beast). Subsequently, I met Ibn 'Umar and I asked: 'O Abu Abdur Rehman, I hire my beast during Hajj journey and people tell me that my Hajj is not valid.' Ibn 'Umar asked me: 'Did you not put on Ihram? Did you not recite *Talbiyah*? Did you not circumambulate the Holy House? Did you not come back from 'Arafat? Did you not throw pebbles at *Jimar*?' He (Abu 'Umama Tamimi) said: "I said: 'Yes.'" Then he (Ibn 'Umar) said: 'Your Hajj is valid.' A person came to the Prophet of Allah (may peace be upon him) and asked him a question similar to what you have asked. The Prophet of Allah (may peace be upon him) kept quiet and did not reply until the following verse was revealed to him:

There is no sin upon you if you pursue God's bounty. . . (2:198). The Prophet of Allah (may peace be upon him) sent for the person and recited to him the above verse and said: 'Your Hajj is valid.' "

(11:23)

عن عمرو بن حريث قال حدثني اخي سعيد بن حريث قال سمعت رسول الله صلى الله عليه وسلم يقول من باع عقاراً كان ثمناً ان لا يبارك له الا ان يجعله في مثله او غيره .

'Amr b. Harith reported: The brother of Sa'id b. Harith said: "I heard Allah's Messenger (may peace be upon him) used to say: 'Whoever sells an estate, there is no blessing in its price except that he builds a similar one with its price.' "

(11:24)

عن ابي هريرة يبلغ به النبي صلى الله عليه وسلم قال المؤمن القوى خير

واحِب الى الله من المؤمن الضعيف وفي كل خير احرص على ما ينفعك ولا تعجز
فان غلبك امر فقل قدر الله وما شاء فعل واياك واللو فان اللو تفتح عمل الشيطان

Abu Huraira reported direct from the Apostle of Allah (may peace be upon him) that he said: "A strong believer is better and dear to Allah than a weak believer. And you should be greedy of everything good that may benefit you. And do not show weakness (i.e. leave not struggle) because if despite your efforts you do not achieve the goal then say: God has decreed what He willed to do. And do not say 'if it had been so, if it has been so' because such a feeling opens the door for the devil."

(11:25)

عن انس بن مالك قال قال رسول الله صلى الله عليه وسلم من اصاب من
شيء فليلزمه .

Anas b. Malik reported that the Messenger of Allah (may peace be upon him) said: "One who gets something (by way of livelihood) should stick to it."

(11:26)

عن نافع قال كنت اجهز الى الشام والى مصر فجهزت الى العراق فاتيت
عائشة ام المؤمنين فقلت لها يام المؤمنين كنت اجهز الى الشام فجهزت الى العراق
فقال لا تفعل مالك ولتجرك فاني سمعت رسول الله صلى الله عليه وسلم يقول
اذا سبب الله لاحدكم رزقاً من وجه فلا يدعه حتى يتغير له او يتنكر له .

'Ubaid b. Nafi said: "I used to supply merchandise to (markets of) Syria and Egypt and then I sent them towards Iraq. I came to 'A'isha the Mother of the faithfuls and said to her: 'Mother of the Faithfuls, I used to supply merchandise to (the markets) of Syria and Egypt and now I have sent them to Iraq.' She said: 'Do not do so with your wealth and trade as I heard the Messenger of Allah (may peace be upon him) as saying: When God provides a source of *rizq* (sustenance) to anyone of you then he should not discard it except that its (nature) changes or it becomes worse for him.'"

(g) Population Policy

السياسة السكانية

(11:27)

عن عبدالله قال سألت رسول الله صلى الله عليه وسلم أى الذنب اعظم عند الله قال ان تجعل لله ندا هو خلقك قال قلت له ان ذلك لعظيم قال قلت ثم أى قال ثم ان تقتل ولدك مخافة ان يطعم معك قال قلت ثم أى قال ثم ان تزانى حليلة جارك .

'Abdullah reported: "I asked the Messenger of Allah (may peace be upon him): Which sin is the gravest in the eye of Allah?" He (the Holy Prophet) replied: 'That you associate partner with Allah (despite the fact) that He has created you.' He (the reporter) said: I told him (the Holy Prophet): 'Verily it is indeed grave.' He (the reporter) said: 'I asked him what the next (gravest sin) was. He (the Holy Prophet) replied: 'That you kill your child out of fear that he shall join you in food.' He (the reporter) said: 'I asked (him) what the next (gravest sin) was.' He (the Holy Prophet) observed: 'Then (the next gravest sin) is that you commit adultery with the wife of your neighbour.'"

(h) Planning

التخطيط

(11:28)

عن عائشة ان النبى صلى الله عليه وسلم قال لا يجوع اهل بيت عندهم التمر .

'A'isha reported Allah's Messenger (may peace be upon him) as saying: "A family which has dates will not be hungry."

(11:29)

عن معمر قال لى الثورى هل سمعت فى الرجل يجمع لاهله قوت سنتهم أو بعض السنة . قال معمر فلم يحضرنى ، ثم ذكرت حديثاً حدثناه ابن شهاب الزهرى عن مالك بن اوس عن عمر رضى الله عنه أن النبى صلى الله عليه وسلم كان يبيع نخل بنى النضير ويحبس لاهله قوت سنتهم .

Ma'mar said: "Thauri asked me: 'Did you hear about the person who stores food for his dependants (which is sufficient for them) for a year or so?' Ma'mar said: 'I did not come across that person.' Then I

mentioned him a *hadith* which was narrated by Ibn Shihab Zuhri on the authority of Malīk b. Anas who narrated it on the authority of ‘Umar that the Holy Prophet (may peace be upon him) used to buy dates of Banu Nadir and store them for his dependants as food for a year.”

(11:30)

عن أبى موسى قال قال رسول الله صلى الله عليه وسلم ان الاشعرين اذا ارملوا فى الغزو او قل طعام عيالهم بالمدينة جمعوا ماكان عندهم فى ثوب واحد ثم اقتسموه بينهم فى اناء واحد بالسوية فهم منى وانامنهم .

Abu Musa reported that Allah’s Messenger (may peace be upon him) said: “When the Ash‘arites run short of provisions in the campaigns or run short of food for their children in Medina they collect whatever is with them in the cloth and then partake equally from one vessel. They are from me and I am from them.”

(11:31)

عن ابى هريرة قال كنا مع النبى صلى الله عليه وسلم فى مسير قال فنفتد ازواد القوم قال حتى هم بنحر بعض حائلهم قال فقال عمر يارسول الله لو جمعت مابقى من ازواد القوم فدعوت الله عليها قال ففعل قال فجاء ذوالبره وذوالنمر بتمره قال وقال مجاهد وذوالنواة بنواه قلت وما كانوا يصنعون بالنوى قال كانوا يمصونه ويشربون عليه الماء قال فدعا عليها قال حتى ملأ القوم ازودتهم قال فقال عند ذلك اشهد ان لا اله الا الله وانى رسول الله لايلقى الله بهما عبدٌ غير شاك فيهما الا دخل الجنة .

It is narrated on the authority of Abu Huraira: We were accompanying the Apostle (may peace be upon him) in a march (towards) Tabuk. He (the narrator) said: The provisions with the people were almost depleted. He (the narrator) said: (And the situation became so critical) that they (the men of the army) decided to slaughter some of their animals.” He (the narrator) said: “Upon this ‘Umar said: Messenger of Allah, I wish that you should pool together what has been left out of the provisions with the people and then invoke (the blessings of) Allah upon it.” He (the narrator) said: He (the Holy Prophet) did it

accordingly. He (the narrator) said: "The one who had wheat in their possession came there with wheat. He who had dates with him came there with dates." And Mujahid said: "He who possessed stones of dates came there with stones." I (the narrator) said: "What did they do with the date stones." They said: "They (the people) sucked them and then drank water over them." He (the narrator) said: "He (the Holy Prophet) invoked the blessings (of Allah) upon them (provisions)." He (the narrator) said: "(And there was such a miraculous increase in the stocks) that the people replenished their provisions fully." He (the narrator) said: "At that time he (the Holy Prophet) said: "I bear testimony to the fact that there is no god but Allah, and I am His Messenger. The bondsman who would meet Allah without entertaining any doubt about these (two fundamentals) would enter heaven.'"

(iv) **NON-ECONOMIC
FACTORS OF
DEVELOPMENT**

العوامل غير الاقتصادية للتطور

(a) **Negation of Superstitious
Behaviour**

ابطال الخرافات

(11:32)

عن معاوية بن الحكم السلمي قال قلت يا رسول الله امورا كنا نصنعها في الجاهلية كنا نأتى الكهان قال فلاتأتوا الكهان قال قلت كنا نتطير قال ذاك شيء يجده احدكم في نفسه فلا يصدنكم .

Mu'awiya b. Al-Hakam as-Sulami reported: I said: "Messenger of Allah, there were things we used to do in the pre-Islamic days. We used to visit Kahins", whereupon he said: "Don't visit Kahins." We used to take omens. He said: "That is a sort of personal whim of yours, so let it not prevent you (from doing a thing)."

(11:33)

عن ابي هريرة حين قال رسول الله صلى الله عليه وسلم لاعدوى ولا صفر ولاهامة فقال اعرابي يا رسول الله فما بال الابل تكون في الرمل كأنها الظباء فيجئ البعير الاجرب فيدخل فيها فيجرها كلها قال فمن اعدى الاول .

عن جابر قال قال رسول الله صلى الله عليه وسلم لاعدوى ولاغول ولا

صفر

عن جابر بن عبد الله يقول سمعت النبي صلى الله عليه وسلم يقول لا عدوى ولا صفر ولا غول وسمعت ابا الزبير يذكر ان جابراً فسرهم قوله ولا صفر فقال ابو الزبير الصفر البطن فقيل لجابر كيف قال كان يقال دواب البطن قال ولم يفسر الغول قال ابو الزبير هذه الغول التي تغول .

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "There is no infection, no *safar*, no *hama*." A desert Arab said: "Allah's Messenger, how is it that when the camel is in the sand it is like a deer — then a camel afflicted with scab mixes with it and it is affected by scab?" He (the Holy Prophet) said: "Who infected the first one?"

Jabir reported Allah's Messenger (may peace be upon him) as saying: "There is no transitive disease, no *ghaul*, no *safar*."

Jabir b. 'Abdullah reported Allah's Apostle (may peace be upon him) as saying: "There is no transitive disease, no *safar*, no *ghaul*. He (the narrator) said: "I heard Abu Zubair say: 'Jabir explained for them the word *safar*.' Abu Zuhair said: '*Safar* means belly.'" It was said to Jabir: 'Why is it so?' He said that it was held that *safar* means the worms of the belly, but he gave no explanation of *ghaul*. Abu Zuhair said: '*ghaul* is that which kills the travellers.'"

(11:34)

عن زيد بن خالد الجهني قال صلى بنا رسول الله صلى الله عليه وسلم صلاة الصبح بالحدبية في اثر السماء كانت من الليل فلما انصرف اقبل على الناس فقال هل تدرون ماذا قال ربكم قالوا الله ورسوله اعلم قال قال اصبح من عبادي مؤمن بي وكافر فاما من قال مطرنا بفضل الله ورحمته فذلك مؤمن بي كافر بالكوكب واما من قال مطرنا بنوء كذا وكذا فذلك كافر بي مؤمن بالكوكب .

It is narrated on the authority of Zaid b. Khalid al-Juhani: The Messenger of Allah (may peace be upon him) led the morning prayer at Hudaybiya. There were some marks of the rainfall during the night. At the conclusion of prayer he turned towards people and observed: "Do you know what your Lord has said?" They replied: "Allah and His Messenger know best." Upon this he (the Holy Prophet) remarked: "He (Allah) said: "Some of My bondsmen entered the morning as My believers and some as unbelievers." He who said: "We have had a

rainfall due to the Blessing and Mercy of Allah, is My believer and a disbeliever of stars, and who said: We have had a rainfall due to the movement of such and such (star) disbelieved Me and affirmed his faith in the stars.' ”

(v) **NEGATION OF EXCESSIVE
PURSUIT OF MATERIALISES**

النهي عن حب المال

(11:35)

عن كعب بن عياض قال سمعت رسول الله صلى الله عليه وسلم يقول ان لكل امة فتنه وان فتنه امتي المال

Ka'b b. 'Ayd reported: "I heard Allah's Messenger (may peace be upon him) as saying: 'For every Ummah, there is a trial and the trial of my Ummah is wealth.' ”

(11:36)

عن ابي سعيد الخدري يقول قام رسول الله صلى الله عليه وسلم فخطب الناس فقال لا والله ما اخشى عليكم ايها الناس الا ما يخرج الله لكم من زهرة الدنيا فقال رجل يارسول الله آياتي الخير بالشر فصمت رسول الله صلى الله عليه وسلم ساعة ثم قال كيف قلت قال قلت يارسول الله آياتي الخير بالشر فقال له رسول الله صلى الله عليه وسلم ان الخير لا ياتي الا بخير أو خير هو ان كل ما ينبت الربيع يقتل حبطا او يلم الا آكلة الخضر اكلت حتى اذا امتلئت خاصر تاها استقبلت الشمس ثلثت او بالث ثم اجترت فعادت فاكلت فمن يأخذ مالا بحقه يبارك له فيه ومن يأخذ مالا بغير حقه فمثلته كمثل الذي ياكل ولا يشبع .

Abu Sa'id al-Khudri reported that the Messenger of Allah (may peace be upon him) stood up and addressed the people thus: "O people, by Allah I do not entertain fear about you in regard to anything else than that which Allah would bring forth for you in the form of adornment of the world." A person said: "Messenger of Allah, does good produce evil?" The Messenger of Allah (may peace be upon him) remained silent for a while and he then said: What did you say? He replied: Messenger of Allah, I said: Does good produce evil? The Messenger of Allah (may peace be upon him) said to him: "The good does not produce but good, but among the plants the spring rain produces there some which kill with a tremour or nearly kill all but the ani-

mal which feeds on vegetation. It eats and when its flanks are distended, it faces the sun, then when it has dunged or urinated and chewed it returns and eats. He who accepts wealth rightly, Allah confers blessing on it for him, and he who takes wealth without any right, is like one who eats and is not satisfied."

(11:37)

عن عمرو بن عوفٍ وهو حليف بنى عامر بن لؤى وكان شهد بدرًا مع رسول الله صلى الله عليه وسلم اخبره ان رسول الله صلى الله عليه وسلم بعث ابا عبيدة بن الجراح الى البحرين يأتى بجزيتهما وكان رسول الله صلى الله عليه وسلم هو صالح اهل البحرين وامر عليهم العلاء بن الحضرمي فقدم ابو عبيدة بهال من البحرين فسمعت الانصار بقدوم ابي عبيدة فوافوا صلاة الفجر مع رسول الله صلى الله عليه وسلم فلما صلى رسول الله صلى الله عليه وسلم انصرف فتعرضوا له فتبسم رسول الله صلى الله عليه وسلم حين رآهم ثم قال اظنكم سمعتم ان اباعبيدة قدم بشيء من البحرين فقالوا اجل يا رسول الله قال فابشروا واملوا مايسركم فوالله ما الفقير اخشى عليكم ولكنى اخشى عليكم ان تبسط الدنيا عليكم كما بسطت على من كان قبلكم فتنافسوها كما تنافسوها وتهلككم كما اهلكتهم

'Amr b. 'Auf, who was an ally of Banu 'Amir b. Luwayy (and he was one amongst them) who participated in Badr along with Allah's Messenger (may peace be upon him) reported that Allah's Messenger (may peace be upon him) sent Abu 'Ubaida b. Jurrah to Bahrain for collecting *jizya* and Allah's Messenger (may peace be upon him) had made a truce with the people of Bahrain and had appointed 'Ala' b. Hadrami and Abu 'Ubaida (for this purpose). They came with wealth from Bahrain and the Ansar heard about the arrival of Abu 'Ubaida and they had observed the dawn prayer along with Allah's Messenger (may peace be upon him), and when Allah's Messenger (may peace be upon him) had finished the prayer they (the Ansar) came before him and Allah's Messenger (may peace be upon him) smiled as he saw them and then said: "I think you have heard about the arrival of Abu 'Ubaida with goods from Bahrain." They said: "Allah's Messenger, yes, it is so." Thereupon he said: "Be happy and be hopeful of that what gives you delight. By Allah, it is not the poverty about which I fear in regard to you but I am afraid in your case (the worldly) riches may be given to you as were given to those who had gone before you and you begin to

vie with one another for them as they vied for them, and these may destroy you as these destroyed them.”

(11:38)

عن ابن عمر قال : سمعت رسول الله صلى الله عليه وسلم يقول : اذا تبايعتم بالعينة وأخذتم أذناب البقر ورضيتم بالزرع وتركتم الجهاد سلط الله عليكم ذلا لا ينزعه حتى ترجعوا الى دينكم .

Ibn ‘Umar reported: “I heard from the Messenger of Allah (may peace be upon him) saying: ‘If you transact *Bai-ul-‘Inah*,⁵ remain attached to the tails of cattle, devote yourselves to agriculture and leave *Jihad*, Allah will impose disgrace on you and will not remove it, until you revert to your *Din* (religion).’ ”

(11:39)

عن عبد الله قال قال رسول الله صلى الله عليه وسلم لا تتخذوا الضيعة فترغبوا في الدنيا قال ثم قال عبد الله وبراذان ما براذان و بالمدينة بالمدينة .

‘Abdullah reported that Allah’s Messenger (may peace be upon him) said: “Do not purchase land, for (thereby) you will be absorbed in the world.” Therefore, he (the narrator) said that ‘Abdullah said: “But whatever is (already owned by you) in Baradhan or in Medina (may not be disturbed).”

⁵ *Bai-ul-‘Inah* is a contract of sale where a person sells an article on credit and then buys back at a lesser price for cash.

Chapter 12

ECONOMIC VALUES

Human behaviour is regulated, to a large extent, by socially approved set of values and beliefs. No study of human behaviour can be true, if it is detached from the perspective provided by the values of the society. The received doctrine in economics studies human behaviour but the set of values in which it has been conceived is rarely made explicit. The various theories of economics have been evolved in the West on the basis of the studies made of the behaviour of the people living in the Western societies. These theories are, therefore, relevant and understandable to a Western reader without any explicit statement of the values and beliefs. It is only when these theories are studied by the Eastern readers that a proper and explicit description of the values of Western society needs to be made so that the analysis is understood in its perspective. But this is hardly ever done and the content of knowledge is often transmitted without specifying its value assumptions. To avoid this fallacy we shall like to make our value premises explicit.

The Islamic society regulates the behaviour of people by a certain set of values. Some of these values influence economic behaviour of people in a vital way. By economic, we mean activities of the people relating to production, exchange and consumption of goods and services. These values lay down a pattern of desirable behaviour which is socially approved and confirmed. For a respectable living in an Islamic society a normal Muslim will like to adhere to this behaviour pattern. The real function of these values is to sustain the legal framework. The law can be enforced in its true spirit only when there is a willing submission to it. This voluntary submission is obtained by educating people in a socially desirable pattern of behaviour. The *Shari'ah* has instituted the concept of '*amr bil ma'ruf wan nahi 'anil munkar*' (exhorting the good and warding off the evil). A social conscience is built

through this institution to act as a watchdog on the people. Departure from the approved course is met by social rebuke. Pressure is built on the person who aberrates from the desirable behaviour. The grip of social approval has been strengthened by the institution of 'family' which includes all near and distant relations. Each family acts as an overseer of the behaviour of his members. Thus a person can adopt an 'unapproved' course at the risk of being 'outlawed' by the family. Not only this, he may also be liable to legal action if he violates any law. But the force of law operates only in extreme cases.

The economic values of Islam can be divided into two parts positive and negative. The positive values define the desirable course of action. For example, one is required to adopt the policy of '*adl* (justice), *ihsan* (magnanimity), *amanah* (honesty), *ta'awun* (cooperation) and hospitality etc; with others. In personal matters he is expected to remain steadfast and show perseverance at moments of economic distress. Instead of indulging into *haram* activities one should adopt virtues of *sabr* (patience) and *qan'aa* (contentment). It does not mean, as understood by most of the orientalists, that one should be *fatalistic*, about his economic conditions. It only means that the framework of *halal-haram* should not be violated in any case. Within that framework all efforts are valuable.

The negative values define those traits of behaviour which should be avoided. For example one should not cheat others in mutual dealings. Similarly, *hirs* (greed), *iktinaz* (amassing wealth) *shuhh* (niggardliness) *zulm* (depriving others from their due rights) are some of the examples of negative values.

The economic values of Islam are a pre-requisite for successful functioning of an Islamic economy. Through an educational process these values will have to be inculcated in the people before any serious effort is made to implement the economic teachings of Islam.

(i) POSITIVE VALUES

القيم الايجابية

(a) al-Adl

العدل

(12:1)

عن عبد الله بن عمرو قال قال رسول الله صلى الله عليه وسلم ان المقسطين عند الله على منابر من نور عن يمين الرحمن عز وجل وكلتا يديه يمين الذين يعدلون في حكمهم واهليهم وماولوا .

It has been narrated on the authority of 'Abdullah b. 'Umar that the Messenger of Allah (may peace be upon him) said: "Behold! the Dispensers of Justice will be seated on the pulpits of light beside God, on the right side of the Merciful, Exalted and Glorious. Either side of the Being is the right side both being equally meritorious. (The Dispensers of Justice are) those who do justice in their rules, in matters relating to their females and in all that they undertake to do."

(12:2)

عن عياض بن حمار المجاشعي ان رسول الله صلى الله عليه وسلم قال ذات يوم في خطبته الا ان ربي امرني ان اعلمكم ما جهلتم مما علمني يومى هذا كل مالٍ نحلته عبدى حلال وانى خلقت عبادى حنفاء كلهم وانهم اتتهم الشياطين فاجتالتهم عن دينهم وحرمت عليهم ما احللت لهم وامرتهم ان يشركوا بى مالم انزل به سلطانا وان الله نظر الى اهل الارض فمقتهم عربهم وعجمهم الا بقايا من اهل الكتاب وقال انما بعثتك لابتليك وابتلى بك وانزلت عليك كتاباً لا يغسله الماء تقرؤه نائماً ويقظان وان الله امرنى ان احرق قريشاً فقلت رب اذاً يثلغوا رأسى فيدعوه خبزة قال استخرجهم كما استخر جوك واغزهم نغزك وانفق فسنفق عليك وابعث جيشاً نبعث خمسة مثله وقاتل بمن اطاعك من عصاك قال واهل اللجنة ثلاثة ذوسلطان مقسط متصدق موفق ورجل رحيم رقيق القلب لكل ذى قربى ومسلم وعفيف متعفف ذو عيال قال واهل النار خمسة الصعيف الذى لازبرله الذين هم فيكم تبعاً لا يبتغون اهلاً ولا مالاً والخائن الذى لا يخفى له طمع وان دق الا خانه ورجل لا يصبح ولا يمسي الا وهو يخادعك عن اهلك ومالك وذكر البخل او الكذب والشنظير الفحاش ولم يذكر ابو غسان في حديثه وانفق فسنفق عليك .

'Iyad b. Himar reported that Allah's Messenger (may peace be upon him) while delivering a sermon one day, said: "Behold! my Lord commanded me that I should teach you which you do not know and which He has taught me today. (He has instructed thus:) 'The property which I have conferred upon them is lawful for them. I have created My servants as one having a natural inclination to the worship of Allah but it is Satan who turns them away from the right religion and he makes unlawful what has been declared lawful for them and he com-

mands them to ascribe partnership with Me, although he has no justification for that.' And verily, Allah looked towards the people of the world and He showed hatred for the Arabs and the non-Arabs, but with the exception of some remanants from the People of the Book. And He (further) said: 'I have sent thee (the Holy Prophet) in order to put you to test and put (those to test) through you And I sent the Book to you which cannot be washed away by water, so that you may recite it while in the state of wakefulness or sleep.' Verily, Allah commanded me to burn (kill) the Quraish. I said: 'My Lord, they would break my head (like the tearing) of bread', and Allah said: 'You turn them out as they turned you out, you fight against them and We shall help you in this, you should spend and you would be conferred upon. You send an army and I would send an army five times greater than that. Fight against those who disobey you along with those who obey you. The inmates of Paradise are three: One who wields authority and is just and fair, one who is truthful and has been endowed with power to do good deeds. And the person who is merciful and kind hearted towards his relatives and to every pious Muslim, and one who does not stretch his hand in spite of having a large family to support.' And He said: 'The inmates of Hell are five: the weak who lack power to (avoid evil), the (carefree) who pursue (everything irrespective of the fact that it is good or evil) and who do not have any care for their family or for their wealth. And those dishonest whose greed cannot be concealed even in the case of minor things. And the third, who betray you, morning and evening, in regard to your family and your property.' He also made a mention of the miser and the liar and those who are in the habit of abusing people and using obscene and foul language." Abu Ghassan in his narration did not make mention of "Spend and there would be spent for you."

(b) al-Ihsan

الاحسان

(12:3)

عن عبد الرحمن بن شماس قال اتيت عائشة اسألها عن شيء فقالت ممن انت فقلت رجل من اهل مصر فقالت كيف كان صاحبكم لكم في غزاتكم هذه فقال ما نقمنا منه شيئاً ان كان ليموت للرجل منا البعير فيعطيه البعير والعبد فيعطيه العبد ويحتاج الى النفقة فيعطيه النفقة فقالت اما انه لا يميننى الذى فعل فى محمد بن ابي بكر اخى ان اخبرك ما سمعت من رسول الله صلى الله عليه وسلم يقول فى بيتى هذا اللهم من ولى من امر امتى شيئاً فشق عليهم فاشقق عليه ومن ولى

من امر امتى شيئا فرقى بهم فارفق به .

It has been reported on the authority of 'Abd al-Rahman b. Shumasa who said: "I came to 'A'isha to inquire something from her. She said: 'From which people are thou?' I said: 'I am from the people of Egypt' She said: 'What was the behaviour of your governor towards you in this war of your?' I said: 'We did not experience anything bad from him. If the camel of a man from us died, he would bestow on him a camel. If any one of us lost his slave, he would give him a slave. If anybody was in need of the basic necessities of life, he would provide them with provisions.' She said: "Behold! the treatment that was meted out to my brother, Muhammad b. Abu Bakr does not prevent me from telling you what I heard from the Messenger of Allah (may peace be upon him)." He said in this house of mine: 'O God, who (happens to) acquire some kind of control over the affairs of my people and is hard upon them — be Thou hard upon him, and who (happens to) acquire some kind of control over the affairs of my people and is kind to them — be Thou kind to him.' "

(12:4)

عن ابى هريرة عن النبى صلى الله عليه وسلم قال الساعى على الارملة والمسكين كالمجاهد فى سبيل الله واحسبه قال وكالقائم لا يفتر وكالصائم لا يفطر .

Abu Huraira reported that Allah's Messenger (may peace be upon him) said: "One who makes efforts (for earnings to be spent) on a widow and the destitute is like a striver in the cause of Allah"; and I think he also said: "He is like one who constantly stands for prayer and observes fast without breaking it."

(12:5)

عن ابى هريرة قال قال رسول الله صلى الله عليه وسلم كافل اليتيم له او لغيره انا وهو كهاتين فى الجنة واثار مالك بالسبابة والوسطى .

Abu Huraira reported that Allah's Messenger (may peace be upon him) said: "One who looks after the orphan whether he is his relative or not, I and he would be together in Paradise like this", and Malik (explained it) with the gesture by drawing his index finger and middle finger close together.

(12:6)

عن انس بن مالك . رضى الله عنه . قال : سمعت رسول الله صلى الله عليه وسلم . يقول : من سره ان ييسط له رزقه أو ينسأ له في اثره ، فليصل رحمه .

Anas b. Malik reported: "I heard Allah's Messenger (may peace be upon him) as saying: 'Whoever desires that his sustenance be increased or he be granted a long life, he should join ties of relationship.'"

(12:7)

عن ابى هريرة ان رسول الله صلى الله عليه وسلم كان يقول يا نساء المسلمات لا تحقرن جارة لجارتها ولو فرسن شاة

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "O Muslim women! none of you should consider even a sheep's trotter too insignificant to give to her neighbour."

(c) al-Taawun

التعاون

(12:8)

عن ابى موسى قال قال رسول الله صلى الله عليه وسلم المؤمن للمؤمن كالبنيان يشد بعضه بعضا

عن النعمان بن بشير قال قال رسول الله صلى الله عليه وسلم مثل المؤمنين في توادهم وتراحهم وتعاطفهم مثل الجسد اذا اشتكى منه عضو تداعى له سائر الجسد بالسهر والحمى .

Abu Musa reported Allah's Messenger (may peace be upon him) as saying: "A believer is like a brick for another believer, the one supporting the other."

Nu'man b. Bashir reported Allah's Messenger (may peace be upon him) as saying: "The similitude of believers in regard to mutual love, affection, fellow-feeling is that of one body; when any limb of it aches,

the whole body aches, because of sleeplessness and fever.”

(12:9)

عن ابي هريرة قال قال رسول الله صلى الله عليه وسلم ان الله خلق الخلق حتى اذا فرغ منهم قامت الرحم فقالت هذا مقام العائذ من القطيعة قال نعم اما ترضين ان اصل من وصلك واقطع من قطعك قالت بلى قال فذاك لك ثم قال رسول الله صلى الله عليه وسلم اقرؤوا ان شئتم فهل عسيتم ان توليتم ان تفسدوا في الارض وتقطعوا ارحامكم اولئك الذين لعنهم الله فاصمهم واعمى ابصارهم افلا يتدبرون القرآن أم على قلوب اقفالها

عن عائشة قالت قال رسول الله صلى الله عليه وسلم الرحم معلقة بالعرش تقول من وصلني وصله الله ومن قطعني قطعه الله
عن محمد بن جبير بن مطعم عن ابيه عن النبي صلى الله عليه وسلم قال لا يدخل الجنة قاطع قال ابن ابي عمر قال سفيان يعنى قاطع رحم

Abu Huraira reported that Allah's Messenger (may peace be upon him) said: "Verily, Allah created the universe and when He had finished that, ties of relationship came forward and said: 'This is the place for him who seeks refuge from severing (of blood-relationship).' He said: 'Yes. Are you not satisfied that I should keep relationship with one who joins your ties of relationship and severs it with one who severs you (ties of relationship)?' They (the ties of blood) said: 'Certainly so.' Thereupon He said: 'Well, that is how things are for you.' Allah's Messenger (may peace be upon him) then said: "Recite if you like; But if you turn away you are sure to make mischief in the land and cut off the ties of kinship. Those it is whom Allah has cursed, so He has made them deaf and blinded their eyes. Do they not reflect on the Qur'an? Or, are there locks on their hearts?"

'A'isha reported Allah's Messenger (may peace be upon him) as saying: "The tie of kinship is suspended to the Throne and says: 'He who unites me Allah would unite him and he who severed me Allah would sever him.'"

Jubair b. Mut'im reported on the authority of his father that Allah's Messenger (may peace be upon him) said: "The severer would not enter Paradise." Ibn 'Umar said that Sufyan (explained it as): "One who severs the tie of kinship would not enter Paradise."

(12:10)

عن ابى هريرة قال قال رسول الله صلى الله عليه وسلم من نفس عن مؤمن كربة من كرب الدنيا نفس الله عنه كربة من كرب يوم القيامة ومن يسر على معسر يسر الله عليه في الدنيا والآخرة ومن ستر مسلماً ستره الله في الدنيا والآخرة والله في عون العبد ما كان العبد في عون اخيه ومن سلك طريقاً يلتمس فيه علماً سهل الله له به طريقاً الى الجنة وما اجتمع قوم في بيت من بيوت الله يتلون كتاب الله ويتدارسونه بينهم الا نزلت عليهم السكينة وغشيتهم الرحمة وحفتهم الملائكة وذكرهم الله فيمن عنده ومن بطاء به عمله لم يسرع به نسبه

عن ابى هريرة ان رجلاً قال يا رسول الله ان لى قرابة اصلهم ويقطعونى وأحسن اليهم ويسؤن الى واحلم عنهم ويجهلون على فقال لئن كنت كما قلت فكأنما تسفهم المل ولا يزال معك من الله ظهير عليهم ما دمت على ذلك .

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "He who alleviates the suffering of a brother out of the sufferings of the world, Allah would alleviate his suffering from the sufferings of the Day of Resurrection, and he who finds relief for one who is hard pressed, Allah would make things easy for him in the Hereafter and he who conceals (the faults) of a Muslim, Allah would conceal his faults in the world and in the Hereafter. Allah is at the back of a servant so long as the servant is at the back of his brother, and he who treads the path in search of knowledge, Allah would make that path easy, leading to Paradise for him and those persons who assemble in the house among the houses of Allah (mosque) and recite the Book of Allah and they learn and teach the Qur'an (among themselves) there would descend upon them the tranquility and mercy would cover them and the angels would surround them and Allah makes a mention of them in the presence of those near Him, and he who is slowpaced in doing good deeds, his (high) descent does not make him go ahead."

Abu Huraira reported that a person said: "Allah's Messenger, I have relatives with whom I try to have close relationship, but they sever (this relation). I treat them well, but they treat me ill. I am sweet to them but they are harsh towards me." Upon this he (the Holy Prophet) said: "if it is so as you say, then you in fact throw hot ashes (upon their faces) and there would always remain with you on behalf of Allah (an angel to support you) who would keep you dominant over them so long as you adhere to this (part of righteousness)."

(12:11)

عن ابي سعيد الخدري قال بينما نحن في سفر مع النبي صلى الله عليه وسلم اذ جاء رجل على راحلة له قال فجعل يصرف بصره يمينا وشمالا فقال رسول الله صلى الله عليه وسلم من كان معه فضل ظهر فليعد به على من لاظهر له ومن كان له فضل من زاد فليعد به على من لا زاد له قال فذكر من اصناف المال ما ذكر حتى رأينا انه لاحق لاحد منا في فضل .

Abu Sa'id al-Khudri reported: "While we were with the Apostle of Allah (may peace be upon him) on a journey, a person came upon his mount and began to stare on the right and on the left. (It was at this moment) that Allah's Messenger (may peace be upon him) said: 'He who had an extra mount should give that to one who has no mount, and he who has surplus of provisions should give them to him who has no provision, and he made mention of so many kinds of wealth until we were of the opinion that none of us has any right over the surplus.' "

(12:12)

عن أنس بن مالك قال : كان أخوان على عهد النبي صلى الله عليه وسلم فكان أحدهما يأتي النبي صلى الله عليه وسلم والآخر يحترف فشكى المحترف أخاه إلى النبي صلى الله عليه وسلم فقال لعلك ترزق به .

Anas b. Malik reported: "There were two brothers during the life time of the Apostle of Allah (may peace be upon him) one of them used to visit the Apostle of Allah (may peace be upon him) and the other practised a craft (and fed his brother). The craftsman complained (of the idleness) of his brother to Apostle of Allah (may peace be upon him). On this he said: 'Perhaps you are being granted sustenance because of him (your brother).' "

(d) al-Amanah

الامانة

(12:13)

عن ابن عمر قال قال رسول الله صلى الله عليه وسلم التاجر الامين الصدوق المسلم مع الشهداء يوم القيمة

Ibn 'Umar said: "The Messenger of Allah (may peace be upon

him) said: 'The honest truthful Muslim merchant shall be with martyrs on the Day of Resurrection.' "

(12:14)

عن إسماعيل بن عبيد بن رفاعه عن ابيه عن جده أنه خرج مع النبي صلى الله عليه وسلم إلى المصلى فرأى الناس يتبايعون فقال يامعشر التجار ، فاستجابوا لرسول الله صلى الله عليه وسلم ، ورفعوا أعناقهم وأبصارهم إليه ، فقال ان التجار يبعثون يوم القيامة فجاراً الا من اتقى الله وبر وصدق

Ismail b. 'Ubaid b. Rifa'a reported his grandfather on the authority of his father as saying: "They came out with the Apostle of Allah (may peace be upon him) for (*Eid*) prayers. He (the Prophet) saw people busy in buying and selling. He said: 'O Community of traders!' Everybody responded to Allah's Messenger (may peace be upon him), raised his head and looked at him. He (the Holy Prophet) said: 'The traders will be resurrected on the Day of Resurrection as disobedient (servants) of Allah except those who feared Allah, did good and spoke the truth.' "

(12:15)

عن عبد الله ابن دينار انه سمع ابن عمر يقول ذكر رجل لرسول الله صلى الله عليه وسلم انه يخدع في البيوع فقال رسول الله صلى الله عليه وسلم من بايعت فقل لا خلافة فكان اذا بايع يقول لا خيابة .

'Abdullah b. Dinar narrated that he heard Ibn 'Umar (Allah be pleased with them) saying: "A man mentioned to the Messenger of Allah (may peace be upon him) that he was deceived in a business transaction, whereupon Allah's Messenger (may peace be upon him) said: 'When you enter into a transaction, say: There should be no attempt to deceive.' "

(12:16)

عن حميد عن رجلٍ من اهل مكة يقال له يوسف قال كنت انا ورجل من قريش نلى مال ايتامٍ قال وكان رجل قد ذهب منى بالف درهمٍ قال فوقعت له في يدى الف درهم قال فقلت للقرشى انه قد ذهب لى بالف درهمٍ وقد اصبت له

الف درهم قال فقال القرشى حدثنى ابى انه سمع رسول الله صلى الله عليه وسلم يقول ادا لامانة الى من ائتمنك ولا تخن من خانك .

Yusuf said: "I and a person from Quraish were entrusted with the wealth of orphans. A person took away one thousand dirhams from me. Later on, one thousand dirhams pertaining to that person fell to my hand. I said to the Quraishite: 'He went away with one thousand of my dirhams and now I have got them, (so I shall not repay them to him).'

On this the Quraishite said: 'My father reported that he heard the Messenger of Allah (may peace be upon him) say: Repay the deposits to one who kept it with you and do not cheat who cheated you.' "

(12:17)

عن عقبه بن عامر قال سمعت رسول الله صلى الله عليه وسلم يقول المسلم اخوالمسلم ولا يحل لمسلم باع من اخيه بيعاً فيه عيب الا بينه له .

'Uqba b. 'Amir reported. "I heard the Messenger of Allah (may peace be upon him) as saying: 'Muslims are brothers to each other. It is not lawful for a Muslim to sell something (to his brother), which contains some defect except he reveals it to him.' "

(12:18)

عن ابى هريرة ان رسول الله صلى الله عليه وسلم مر على صبرة طعام فادخل يده فيها فنالت اصابعه بللا فقال ما هذا يا صاحب الطعام قال اصابته الساء يا رسول الله قال أفلا جعلته فوق الطعام كى يراه الناس من غش فليس منى .

It is narrated on the authority of Abu Huraira that the Messenger of Allah (may peace be upon him) happened to pass by a heap of eatables (corn). He thrust his hand in that (heap) and his fingers were moistened. He said to the owner of that heap of eatables (corn): "What is this?" He replied: "Messenger of Allah, these have been drenched by rainfall." He (the Holy Prophet) remarked: "Why did you not place this (the drenched part of the heap) over other eatables so that the people could see it? He who deceives is not of me (is not my follower)."

عن عمر يقول سمعت رسول الله صلى الله عليه وسلم يقول لو انكم توكلتم على الله حق توكله لرزقكم كما يرزق الطير تغدوا خفاصا وتروح بطانا
عن حبة وسواء ابني خالد قالوا دخلنا على النبي صلى الله عليه وسلم وهو يعالج شيئا فاعناه عليه فقال لا تيأسا من الرزق ما تهزرت رؤوسكم فان الانسان تلده امه احمر ليس عليه قشر ثم يرزقه الله عز وجل .
عن عمرو بن العاص قال قال رسول الله صلى الله عليه وسلم ان من قلب ابن آدم بكل واد شعبة فمن اتبع قلبه الشعب كلها لم يبال الله باى واد اهلكه ومن توكل على الله كفاه الشعب .

‘Umar reported: “I heard the Messenger of Allah (may peace be upon him) saying: ‘If you trust in God as He deserves to be trusted in. He would grant *rizq* (sustenance) to you as He does to birds, which fly out with their bellies empty in the morning and return (in the evening), with their bellies full.’ ”

Habbah and Sawa’a sons of Khalid, reported: “We visited the Apostle of Allah (may peace be upon him) who was engaged in some work. We helped him in this work. He (the Holy Prophet) said: ‘You should never worry about your sustenance till you are alive. The mother gives birth to child when he is red and has no crust, then God Almighty feeds him.’ ”

‘Amr b. al-A’s reported: “The Messenger of Allah (may peace be upon him) said: ‘Man has large number of ambitions. If he engages himself in the pursuit of the ambitions, God becomes indifferent as to which pursuit brings destruction to him. But if he trusts in God, he would have least anxiety about these ambitions.’ ”

عن عبدالله بن عمر رضى الله عنها قال أخذ رسول الله صلى الله عليه وسلم بمنكبى فقال كن فى الدنيا كأنك غريب أو عابر سبيل وكان ابن عمر يقول :

إذا أمسيت فلا تنتظر الصباح ، وإذا أصبحت فلا تنتظر المساء وخذ من صحتك لمرضك ومن حياتك لموتك .

‘Abdullah b. ‘Umar (Allah be pleased with both of them) reported: “The Messenger of Allah (may peace be upon him) caught hold of my shoulder and said: ‘Live like a stranger in the world or like a wayfarer.’ And Ibn ‘Umar used to say: ‘When you enter upon the evening, do not wait for the morning and when you enter upon the morning, do not wait for the evening. And be mindful of your health before illness and life before death.’ ”

(12:21)

عن أبى هريرة أن رسول الله صلى الله عليه وسلم قال إذا نظر أحدكم الى من فضل عليه في المال والخلق فلينظر الى من هو اسفل منه ممن فضل عليه .
عن أبى هريرة قال قال رسول الله صلى الله عليه وسلم انظروا الى من اسفل منكم ولا تنظروا الى من هو فوقكم فهو اجدر ان لا تزددوا نعمة الله قال ابو معاوية عليكم .

Abu Huraira reported that Allah’s Messenger (may peace be upon him) said: “When one of you looks at one who stands at a higher level than you in regard to wealth and physical structure, one should also see one who stands at a lower level than you in regard to these things (in which he stands) at a higher level (as compared to him).”

Abu Huraira reported Allah’s Messenger (may peace be upon him) as saying: “Look at those who stand at a lower level than you but don’t look at those who stand at a higher level than you, for this would make the favours (conferred upon you by Allah) insignificant (in your eyes).” Abu Mu’awiya said: “upon you.”

(12:22)

عن عبد الله بن عمرو بن العاص أن رسول الله صلى الله عليه وسلم قال قد افلح من اسلم ورزق كفافاً وقنعه الله بما آتاه .
عن أبى هريرة قال قال رسول الله صلى الله عليه وسلم اللهم اجعل رزق آل محمد قوتا .

'Amr b. al-'As reported Allah's Messenger (may peace be upon him) as saying: "He is successful who has accepted Islam, who has been provided with sufficient for his want and has been made contented by Allah with what He has given him."

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "O Allah, make the provision of Muhammad's family sufficient just to sustain life."

(12:23)

عن أبى هريرة قال : قال رسول الله صلى الله عليه وسلم من يأخذ عنى هؤلاء الكلمات فيعمل بهن أو يعلم من يعمل بهن ؟ فقال أبو هريرة : فقلت : أنا يا رسول الله ، فأخذ بيدي فعد خمساً وقال : اتق المحارم تكن أعبد الناس ، وارض بما قسم الله لك تكن أغنى الناس ، واحسن إلى جارك تكن مؤمناً ، وأحب للناس ما تحب لنفسك تكن مسلماً ، ولا تكثر الضحك ، فإن كثرة الضحك تميت القلب .

Abu Huraira (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) saying: "Who will learn these words from me and act upon them or who will impart (these words) to one who will act upon them?" Abu Huraira said: "It is I, Allah's Messenger." Upon this he held my hand, counted five and said: "Abstain from unlawful things, you will become most pious of all the people; be resigned to whatever Allah has bestowed upon you, you will be independent of people; treat your neighbour kindly, you will become a (good), believer; and like for other whatever you like for yourself you will become a (good) Muslim; and laugh not much, for abundance of laughter turns the heart dead."

(g) al-Sabr

الصبر

(12:24)

عن صهيب قال قال رسول الله صلى الله عليه وسلم عجباً لأمر المؤمن ان امره كله خير وليس ذلك الا للمؤمن ان اصابته سراء شكر فكان خيراً له وان اصابته ضراء صبر فكان خيراً له

Suhaib reported that Allah's Messenger (may peace be upon him) said: "Strange are the ways of believer for there is good in every affairs

of his and this is not the case with anyone else except in the case of a believer for if he has an occasion to feel delight, he thanks (God), thus there is a good for him in it, and if he gets into trouble and shows resignation (and endures it patiently), there is a good for him in it."

(12:25)

عن ابي هريرة قال قال رسول الله صلى الله عليه وسلم مثل المؤمن كمثل الزرع لا تزال الريح تميله ولا يزال المؤمن يصيبه البلاء ومثل المنافق كمثل شجرة الارز لا تمز حتى تستحصد

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: "The similitude of a believer is that of (a standing) crop which the air continues to toss from one side to another; in the same way a believer always (receives the strokes) of misfortune. The similitude of a hypocrite is that of a cypress tree which does not move until it is uprooted."

(12:26)

عن عبد الله قال دخلت على رسول الله صلى الله عليه وسلم وهو يوعك فمستته بيدي فقلت يا رسول الله انك لتوعك وعكاً شديداً فقال رسول الله صلى الله عليه وسلم اجل انى اوعك كما يوعك رجلان منكم قال فقلت ذلك ان لك اجرين فقال رسول الله صلى الله عليه وسلم اجل ثم قال رسول الله صلى الله عليه وسلم مامن مسلم يصيبه اذى من مرض فما سواه الا حط الله به سيئاته كما تحط الشجرة ورقها وليس في حديث زهير فمستته بيدي .

عن الاسود قال دخل شاب من قريش على عائشة وهى بمنى وهم يضحكون فقالت ما يضحكم قالوا فلان خر على طنب فسطاط فكادت عنقه اوعينه ان تذهب فقالت لاتضحكوا فانى سمعت رسول الله صلى الله عليه وسلم قال مامن مسلم يشاك شوكه فما فوقها الا كتبت له بها درجة ومحيت عنه بها خطيئة عن ابي هريرة قال لما نزلت من يعمل سوءاً يجز به بلغت من المسلمين مبلغاً شديداً فقال رسول الله صلى الله عليه وسلم قاربوا وسددوا ففى كل ما يصاب به المسلم كفارة حتى النكبة ينكبها او الشوكة يشاكها . قال مسلم هو عمر بن

عبدالرحمن بن محيصة من اهل مكة

عن جابر بن عبدالله ان رسول الله صلى الله عليه وسلم دخل على ام السائب او ام المسيب فقال مالك يا ام السائب او يا ام المسيب تزفزين قالت الحمى لا بارك الله فيها فقال لا تسبى الحمى فانها تذهب خطايا بنى آدم كما يذهب الكير خبث الحديد

عن عطاء بن ابي رباح قال قال لى ابن عباس الا أريك امرأة من اهل الجنة قلت بلى قال هذه المرأة السوداء اتت النبی صلى الله عليه وسلم قالت انى اصرع وانى اتكشف فادع الله لى قال ان شئت صبرت ولك الجنة وان شئت دعوت الله ان يعافيك قالت اصبر قالت فانى اتكشف فادع الله ان لا اتكشف فدعاهما .

‘Abdullah reported: “I visited Allah’s Messenger (may peace be upon him) as he was running high temperature. I touched his body with my hand and said to him: Allah’s Messenger, you are running high temperature, whereupon Allah’s Messenger (may peace be upon him) said: ‘Yes, it is so. I comparatively have a more severe fever than anyone of you.’ I said: ‘Is it because there is a double reward in store for you?’ Thereupon Allah’s Messenger (may peace be upon him) again said: ‘When a Muslim falls ill, his compensation is that his minor sins are obliterated just as leaves fall (in autumn).’ In the *hadith* transmitted on the authority of Zubair there is (no mention of) these words: “I touched his body with my hands”

Aswad reported that some youngmen from the Quraish visited ‘A’isha as she was in Mina and they were laughing. She said: “What makes you laugh? They said: ‘Such and such person stumbled against the rope of the tent and he was about to break his neck or lose his eyes.’ She said: ‘Don’t laugh for I heard Allah’s Messenger (may peace be upon him) as saying: ‘If a Muslim runs a thorn or (gets into trouble) severe than this, there is assured for him (a higher) rank and his sins are obliterated.’”

Abu Huraira reported that when this verse was revealed: “Whoever does evil will be requited for it”, and when this was conveyed to the Muslims they were greatly perturbed. Thereupon Allah’s Messenger (may peace be upon him) said: ‘Be moderate and stand firm in trouble that falls to the lot of a Muslim (as that) is an expiation for him; even

stumbling on the path or the pricking of a thorn (are an expiation for him). Muslim said that 'Umar b. 'Abd al-Rahman b. Muhaisin was from amongst the people of Mecca.' ”

Jabir b. 'Abdullah reported that Allah's Messenger (may peace be upon him) visited Umma Sa'ib or Umm Musayyib and said: Umm Sa'b or Umm Musayyib, why is it that you are shivering?" She said: "It is fever and may it not be blessed by Allah," whereupon he (the Holy Prophet) said: "Don't curse fever for it expiates the sin of the posterity of Adam just as furnace removes the alloy of iron."

'Ata b. Abi Rabah said: "Ibn 'Abbas said to me: 'May I show you a woman of Paradise?' I said: 'Yes.' He said: 'Here is this dark-complexioned woman. She came to Allah's Apostle (may peace be upon him) and said: 'I am suffering from falling sickness and I become naked; supplicate Allah for me,' whereupon he (the Holy Prophet) said: 'Show endurance as you can do and there would be Paradise for you and, if you desire, I supplicate Allah that He may cure you.' She said: 'I am prepared to show endurance (but the unbearable trouble is) that I become naked, so supplicate Allah that He should not let me become naked, so he supplicated for her.' ”

(12:27)

عن أبي ذر عن النبي صلى الله عليه وسلم قال : الزهادة في الدنيا ليست بتحريم الحلال ولا إضاعة المال ولكن الزهادة في الدنيا ان لاتكون بما في يدك اوثق مما في يدى الله وأن تكون في ثواب المصيبة إذا أنت أصبت بها أرغب فيها لو أنها أبقيت لك .

Abu Dharr reported that the Messenger of Allah (may peace be upon him) said: "Piety in this world is not in considering the *halal* as *haram* nor in wasting the wealth. Instead piety in this world is in considering what is with Allah better than what is in one's own hand and in aspiring for the reward of trouble when it reaches you while you are still in trouble."

(12:28)

عن ابى عبدالرحمن الحبلى يقول سمعت عبدالله بن عمرو بن العاص وسأله رجل فقال ألسنا من فقراء المهاجرين فقال له عبدالله ألك امرأة تاوى اليها قال نعم قال ألك مسكن تسكنه قال نعم قال فانت من الاغنياء قال فان لى خادما

قال فانت من الملوك قال ابو عبد الرحمن وجاء ثلاثة نفر الى عبد الله بن عمرو بن العاص وانا عنده فقالوا يا ابا محمد انا والله مانقدر على شئ لا نفقة ولا دابة ولا متاع فقال لهم ماشئتم ان شئتم رجعتم الينا فاعطيناكم مايسر الله لكم وان شئتم ذكرنا امركم للسلطان وان شئتم صبرتم فاني سمعت رسول الله صلى الله عليه وسلم يقول ان فقراء المهاجرين يسبقون الاغنياء يوم القيامة الى الجنة باربعين خريفاً قالوا فانا نصبر لانسأل شيئاً .

‘Abd al-Rahman al-Hubuli reported: “I heard that a person asked ‘Abdullah b. ‘Amr b. ‘As as saying: ‘Are we not amongst the destitute of the emigrants?’ ‘Abdullah said to him: ‘Have you a spouse with whom you live?’ He said: ‘Yes.’ He again said: ‘Then you are amongst the rich.’ He said: ‘I have a servant also.’ Thereupon he (‘Abdullah b. ‘Amr b. ‘As) said. ‘Then you are amongst the kings.’”

Abu ‘Abd al-Rahman reported that three persons came to ‘Abdullah b. ‘Amr b. ‘As while I was sitting with him and they said: “By Allah, we have nothing with us either in the form of provision, riding animals or wealth.” Thereupon he said to them: “I am prepared to do whatever you like. If you come to us, we would give you what Allah would make available for you, and if you like I would make a mention of your case to the ruler, and if you like you can show patience also, for I have heard Allah’s Messenger (may peace be upon him) as saying: ‘Destitute amongst the emigrants would precede the rich emigrants by forty years in getting into Paradise on the Day of Resurrection.’ Thereupon they said: ‘We, then, show patience and do not ask for anything.’”

(h) al-Ithar (Sacrifice)

الايثار

(12:29)

عن ابي هريرة قال جاء رجل الى رسول الله صلى الله عليه وسلم فقال انى مجهود فارسل الى بعض نسائه فقالت والذى بعثك بالحق ما عندى الا ماء ثم ارسل الى أخرى فقالت مثل ذلك حتى قلن كلهن مثل ذلك لا والذى بعثك بالحق ما عندى الا ماء فقال من يضيف هذا الليلة رحمه الله فقام رجل من الانصار فقال انا يا رسول الله فانطلق به الى رحله فقال لامرأته هل عندك شئ قالت لا الا قوت صبياني قال فعليهم بشئ فاذا دخل ضيفنا فاطفى السراج واريه انا نأكل فاذا

اهوى ليأكل فقومى الى السراج حتى تطفئيه قال فقعدوا واكل الضيف فلما اصبح
غدا على النبي صلى الله عليه وسلم فقال قد عجب الله من بضيفكما الليلة
عن ابى هريرة ان رجلا من الانصار بات به ضيف فلم يكن عنده الا قوته
وقت صبيانه فقال لامرأته نومى الصبية واطفئى السراج وقربى للضيف ما عندك
قال فنزلت هذه الآية ويؤثرون على انفسهم ولو كان بهم خصاصة

Abu Huraira reported that a person came to Allah's Messenger (may peace be upon him) and said: "I am hard pressed by hunger." He sent (message) to one of his wives (to procure food for him), but she said: "By Him who has sent you with Truth, there is nothing with me (to serve him) but only water." He (the Holy Prophet) then sent the (same) message to another, and she gave the same reply, until all of them gave the same reply: "By Him Who has sent thee with the Truth, there is nothing with me but only water," whereupon he (the Holy Prophet) said: "Allah would show mercy to him who will entertain this guest tonight." A person from the Ansar stood up and said: "Messenger of Allah, I (am ready to entertain)." He took him to his house and said to his wife: "Is there anything with you (to serve the guest)?" She said: "No, but only a subsistence for our children." He said: "Distract their attention with something, and when the guest enters extinguish the lamp and give him the impression that we are eating." So they sat down, and the guest had his meal. When it was morning he went to Allah's Apostle (may peace be upon him) who said: "Allah was well pleased with what you both did for your guest this night."

Abu Huraira reported that a guest spent the night with a person from the Ansar who had nothing with him but food (sufficient) for his own self and his children. He said to his wife: (Lull) the children to sleep, and put out the lamp, and serve the guest with what you have with you. It was on this occasion that this verse was revealed: "Those who prefer the needy to their own selves in spite of the fact that they are themselves in pressing need." (59:9)

(i) al-Samaha (Magnanimity)
(12:30)

السّاحة

عن جابر بن عبد الله . رضى الله عنهما . ان رسول الله صلى الله عليه وسلم
قال رحم الله رجلا سمحاً اذا باع ، واذا اشترى ، واذا اقتضى .

Jabir b. 'Abdullah (Allah be pleased with him) reported that Allah's Messenger (may peace be upon him) said: "May God have mercy on the person who shows magnanimity while selling, buying and meeting his obligations."

(12:31)

عن أبي رافع قال : استسلف رسول الله صلى الله عليه وسلم بكرا ، فجاءته إبل من الصدقة ، فامرني أن أقضى الرجل بكره ، فقلت : لم أجد في الأبل إلا جملا خيارا رباعيا ، فقال النبي صلى الله عليه وسلم اعطيه إياه ، فإن خيار الناس أحسنهم قضاء

Abu Rafi' said: Allah's Messenger (may peace be upon him) borrowed a young camel (from some one). Subsequently a camel of *sadaqa* came to him. Thereupon he ordered me to repay to the man his young camel. I said: I do not find but a young, beautiful *Raba'iyah*, (i.e. a four year old camel). Thereupon the Prophet (may peace be upon him) said: Give him the same, as the best of the people are those who are best in repayment (of borrowed things).

(ii) NEGATIVE VALUES

القيم السلبية

(a) al-Zulm

الظلم

(12:32)

عن أبي أمامة أن رسول الله صلى الله عليه وسلم قال من اقتطع حق امرئ مسلم بيمينه فقد أوجب الله له النار وحرم عليه الجنة فقال له رجل وإن كان شيئا يسيرا يارسول الله قال وإن قضياً من أراك

عن عبدالله عن رسول الله صلى الله عليه وسلم قال من حلف على يمين صبر يقتطع بها مال امرئ مسلم هو فيها فاجر لقي الله وهو عليه غضبان قال فدخل الأشعث بن قيس فقال ما يحدثكم ابو عبد الرحمن قالوا كذا وكذا قال صدق ابو عبد الرحمن في نزلت كان بيني وبين رجل ارض باليمن فخاصمته الى النبي صلى الله عليه وسلم فقال هل لك بينة فقلت لا قال فيمينه قلت اذن

يحلف فقال رسول الله صلى الله عليه وسلم عند ذلك من حلف على يمين صبر يقتطع بها مال امرئ مسلم هو فيها فاجر لقي الله وهو عليه غضبان فنزلت ان الذين يشترون بعهد الله وايمانهم ثمناً قليلاً الى آخر الآية .

عن علقمة بن وائل عن ابيه قال جاء رجل من حضر موت ورجل من كندة الى النبي صلى الله عليه وسلم فقال الحضرمي يا رسول الله ان هذا قد غلبني على ارض لي كانت لابي فقال الكندي هي ارضي في يدي ازرعها ليس له فيها حق فقال رسول الله صلى الله عليه وسلم للحضرمي الك بينة قال لا قال فلك يمينه قال يا رسول الله ان الرجل فاجر لايبالي على ما حلف عليه وليس يتورع من شيء فقال ليس لك منه الا ذلك فانطلق ليحلف فقال رسول الله صلى الله عليه وسلم لما ادبر اما لئن حلف على ماله ليأكله ظمأ ليلقين الله وهو عنه معرض .

It is narrated on the authority of Abu Umama that the Messenger of Allah (may peace be upon him) observed: He who appropriated the right of a Muslim by (swearing false) oath, Allah would make Hell-Fire necessary for him and would declared Paradise forbidden for him. A person said to him: Messenger of Allah, even if it is something insignificant? He (the Holy Prophet) replied: (Yes) even if it is the twig of the arak tree.

It is narrated on the authority of 'Abdullah (b. 'Umar) that the Messenger of Allah (may peace be upon him) observed: He who perjured with a view to appropriating the property of a Muslim, and he is in fact a liar, would meet Allah in a state that He would be angry with him. He (the narrator) said: There came Ash'ath b. Qais and said (to the people): What does 'Abu 'Abdur Rahman (the Kunya of 'Abdullah b. 'Umar) narrate to you? They replied: So and so. Upon this he remarked: Abu 'Abdur Rahman told the truth. This (command) has been revealed in my case. There was a piece of land in Yemen over which I and another person had a claim. I brought the dispute with him to the Apostle of Allah (may peace be upon him) (to decide). He (the Holy Prophet) said: Can you produce an evidence (in your support)? I said: No. He (the Holy Prophet) observed: (Then the decision would be made) on his oath. I said: He would readily take an oath. Upon this the Messenger of Allah (may peace be upon him) remarked: He who perjured for appropriating the wealth of a Muslim, whereas he is a liar, would meet Allah while He would be angry with him. This

verse was then revealed: "Verily those who barter Allah's covenant and their oaths at a small price. . . ."

It is narrated on the authority of Wa'il that there came a person from Hadramaut and another one from Kinda to the Apostle (may peace be upon him). One who had come from Hadramaut said: Messenger of Allah, verily this man has appropriated my land which belonged to my father. The one who had come from Kinda contended: This is my land and is in my possession; I cultivate it. There is no right for him in it. The Messenger of Allah said to the Hadramite: Have you any evidence (to support you)? He replied in the negative. He (the Apostle of Allah) said: Then your case is to be decided on his oath. He (the Hadramite) said: Messenger of Allah, he is a liar and cares not what he swears and has no regard for anything. Upon this he (the Messenger of Allah) remarked: For you then there is no other help to it. He (the man from Kinda) set out to take an oath. When he turned his back the Messenger of Allah (may peace be upon him) observed: If he took an oath on his property with a view to usurping it, he would certainly meet his Lord in a state that He would turn away from him.

(12:33)

عن جابر بن عبدالله ان رسول الله صلى الله عليه وسلم قال ان بيعت من اخيك ثمراً وفي رواية عن جابر يقول قال رسول الله صلى الله عليه وسلم لو بيعت من اخيك ثمراً فاصابته جائحة فلا يحل لك ان تأخذ منه شيئاً بم تأخذ مال اخيك بغير حق .

Jabir b. 'Abdullah (Allah be pleased with them) reported Allah's Messenger (may peace be upon him) saying: If you sell fruits to your brother (and Jabir b. 'Abdullah reported through another chain of narrators: If you were to sell fruits to your brother) and these are stricken with calamity, it is not permissible for you to get anything from him. Why do you get the wealth of your brother, without justification?

(12:34)

عن سعيد بن زيد بن عمرو بن نفيل ان رسول الله صلى الله عليه وسلم قال من اقتطع شبراً من الارض ظلماً طوقه الله اياه يوم القيامة من سبع ارضين .

عن سعيد بن زيد بن عمرو بن نفيل ان اروي خاصمته في بعض داره فقال دعوها واياها فاني سمعت رسول الله صلى الله عليه وسلم يقول من اخذ شبراً من الارض بغير حقه طوقه في سبع ارضين يوم القيامة اللهم ان كانت كاذبة فاعم بصرها واجعل قبرها في دارها قال فرأيتها عمياء تلتمس الجدر تقول اصابتني دعوة سعيد بن زيد فبينما هي تمشي في الدار مرت على بئر في الدار فوقعت فيها فكانت قبرها .

Sa'id b. Zaid b. 'Amr b. Nufail (Allah be pleased with them) reported Allah's Messenger (may peace be upon him) as saying: He who wrongly took a span of land, Allah shall make him carry around his neck seven earths.

Sa'id b. Zaid b. 'Amr b. Nufail (Allah be pleased with them) reported that Arwa (bint Uwais) disputed with him (in regard to part of the land) of his house. He said: Leave it and take off your claim from it, for I heard Allah's Messenger (may peace be upon him) as saying: He who took a span of land without his right would be made to wear around his neck seven earths on the Day of Resurrection. He (Sa'id b. Zaid) said: O Allah, make her blind if she has told a lie and make her grave in her house. He (the narrator) said: I saw her blind groping (her way) by touching the walls and saying: The curse of Sa'id b. Zaid has hit me. And it so happened that as she was walking in her house, she passed by a well in her house and fell therein and that became her grave.

(12:35)

عن ابي ذر عن النبي صلى الله عليه وسلم فيأروى عن الله تبارك وتعالى انه قال يا عبادي اني حرمت الظلم على نفسي وجعلته بينكم محرماً فلا تظالموا يا عبادي كلکم ضال الا من هديته فاستهدوني اهدکم يا عبادي کلکم جائع الا من اطعمته فاستطعموني اطعمکم يا عبادي کلکم عار الا من کسوته فاستکسوني اکسکم يا عبادي انکم تخطئون بالليل والنهار وانا اغفر الذنوب جميعاً فاستغفروني اغفر لکم يا عبادي انکم لن تبلغوا ضری فتضروني ولن تبلغوا نفعی فتنفعوني يا عبادي لو ان اولکم وآخرکم وانسکم وجنکم کانوا على اتقى قلب رجل واحد منکم مازاد ذلك في ملکي شيئاً يا عبادي لو ان اولکم وآخرکم

وانسكم و جنكم كانوا على افجر قلب رجل واحد مانقص ذلك من ملكى شيئا
يا عبادى لو ان اولكم و آخركم وانسكم و جنكم قاموا فى صعيد واحد فسألونى
فاعطيت كل انسان مسأله مانقص ذلك مما عندى الا كما ينقص المحيط إذا أدخل
البحر يا عبادى انما هى اعمالكم احصيتها لكم ثم اوفيكم اياها فمن وجد خيراً
فليحمد الله ومن وجد غير ذلك فلا يلومن الا نفسه . قال سعيد كان ابو ادریس
الخلولانی اذا حدث بهذا الحديث جثا على ركبتيه .

Abu Dharr reported Allah's Messenger (may peace be upon him) as saying that Allah, the Exalted and Glorious, said: My servants, I have made oppression unlawful for Me and unlawful for you, so do not commit oppression against one another. My servants, all of you are liable to err except one whom I guide on the right path, so seek right guidance from Me so that I should direct you to the right path. O My servants, all of you are hungry (needy) except one whom I feed, so beg food from Me, so that I may give that to you. O My servants, all of you are naked (need clothes) except one whom I provide garments, so beg clothes from Me, so that I should clothe you. O My servants, you commit error night and day and I am there to pardon your sins, so beg pardon from Me so that I should grant you pardon. O My servants, you can neither do Me Any harm nor can you do Me any good O My servants, even if the first amongst you and the last amongst you and even the whole of human race of yours, and that of Jinns even, become (equal in) God-consciousness like the heart of a single person, amongst you, nothing would add to My power. O My servants, even if the first amongst you and the last amongst you and the whole human race of yours and that of the Jinns too in union become the most wicked (all beating) like the heart of a single person, it would cause no loss to My power. O My servants, even if the first amongst you and the last amongst you and the whole human race of yours and that of Jinns also all stand in one plain ground and you ask Me and I confer upon every person what he asks for, it would not, in any way, cause any loss to Me (even less) than which is caused to the ocean by dipping the needle in it. My servants, these deeds of yours which I am recording for you I shall reward you for them, so he who finds good should praise Allah and he who does not find that should not blame anyone but his own-self. Sa'id said that when Abu Idris Khaulani narrated this *hadith* he knelt upon his knees.

(12:36)

عن جابر بن عبدالله ان رسول الله صلى الله عليه وسلم قال اتقوا الظلم فان الظلم ظلمات يوم القيامة واتقوا الشح فان الشح اهلك من كان قبلكم حملهم على ان سفكوا دماءهم واستحلوا محارمهم .

عن ابي هريرة ان رسول الله صلى الله عليه وسلم قال أتدرون ما المفلس قالوا المفلس فينا من لادرهم له ولامتاع فقال ان المفلس من امتى يأتى يوم القيامة بصلاة وصيام وزكاة ويأتى قد شتم هذا وقذف هذا وأكل مال هذا وسفك دم هذا وضرب هذا فيعطى هذا من حسناته وهذا من حسناته فان فئت حسناته قبل ان يقضى ما عليه أخذ من خطاياهم فطرحت عليه ثم طرح فى النار

عن ابي هريرة ان رسول الله صلى الله عليه وسلم قال لتؤذن الحقوق الى اهلها يوم القيامة حتى يقاد للشاة الجلحاء من الشاة القرناء

Jabir b. 'Abdullah reported that Allah's Messenger (may peace be upon him) said: Be on your guard against committing oppression, for oppression is a darkness on the Day of Resurrection, and be on your guard against pettimindedness for pettimindedness destroyed those who were before you, as it incited them to shed blood and make lawful what was unlawful for them.

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: Do you know who is poor? They (the Companions of the Holy Prophet) said: A poor man amongst us is one who has neither dirham with him nor wealth. He (the Holy Prophet) said: The poor of my Umma would be he who would come on the Day of Resurrection with prayers and fasts and *zakah* but (he would find himself bankrupt on that day as he would have exhausted his funds of virtues) since he hurled abuses upon others, brought calumny against others and unlawfully consumed the wealth of others and shed the blood of others and beat others, and his virtues would be credited to the account of one (who suffered at his hand). And if his good deeds fall short to clear the account, then his sins would be entered in (his account) and he would be thrown in the Hell-Fire.

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: The claimants would get their claims on the Day of Resurrection so much so that the hornless sheep would get its claim from the horned sheep.

(b) Malice and Hatred
(12:37)

البغضاء والكراهية

عن انس بن مالك ان رسول الله صلى الله عليه وسلم قال لا تبغضوا ولا تحاسدوا ولا تدابروا وكونوا عباد الله اخواناً ولا يحل لمسلم ان يهجر اخاه فوق ثلاث .

عن انس ان النبي صلى الله عليه وسلم قال لا تحاسدوا ولا تبغضوا ولا تقاطعوا وكونوا عباد الله اخواناً . حدثني على ابن نصر الجهضمي حدثنا وهب بن جرير حدثنا شعبة بهذا الاسناد مثله وزاد كما امركم الله .

عن ابي هريرة ان رسول الله صلى الله عليه وسلم قال لا تهجروا ولا تدابروا ولا تحسبوا ولا يبيع بعضكم على بيع بعض وكونوا عباد الله اخواناً

عن ابي هريرة قال قال رسول الله صلى الله عليه وسلم لا تحاسدوا ولا تناجشوا ولا تبغضوا ولا تدابروا ولا يبيع بعضكم على بيع بعض وكونوا عباد الله اخواناً المسلم اخو المسلم لا يظلمه ولا يخذله ولا يحقره التقوى ههنا ويشير الى صدره ثلاث مرات بحسب امرئ من الشر ان يحقر اخاه المسلم كل المسلم على المسلم حرام دمه وماله وعرضه .

Anas b. Malik reported Allah's Messenger (may peace be upon him) as saying: Neither nurse mutual hatred, nor jealousy, and become as fellow brothers and servants of Allah. It is not lawful for a Muslim that he should keep his relations estranged with his brother beyond three days.

Anas reported Allah's Apostle (may peace be upon him) as saying: Nurse no grudge, nurse no aversion and do not sever ties of kinship and live like fellow brothers as servants of Allah. This *hadith* has been narrated on the authority of Sha'ba with the same chain of transmitters but with this addition: "As Allah has commanded you."

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: Don't have estranged relations (with the others) and don't nurse enmity and don't enter into transaction when the other (has already entered) and be fellow-brothers and servants of Allah.

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: Don't nurse grudge and don't bid him out for raising the

said: The most disdained person in the eye of Allah is one who disputes much.

(c) al-Iktinaz

الاكتناز

(12:40)

عن أبي هريرة قال : قال رسول الله صلى الله عليه وسلم : لعن عبد الدينار، لعن عبد الدرهم .

Abu Huraira reported the Messenger of Allah (may peace be upon him) said: Cursed be the slave of *dinar*; cursed be the slave of *dirham*.

(12:41)

عن الاحنف بن قيس قال كنت في نفر من قریش فمر ابوذر وهو يقول بشر الكانزين بكى في ظهورهم يخرج من جنوبهم وبكى من قبل افئتهم يخرج من جباههم قال ثم تنحى فقعد قال قلت من هذا قالوا هذا ابوذر قال فقمته اليه فقلت ماشئ سمعتك تقول قبيل قال ماقلت الا شيئاً قد سمعته من نبيهم صلى الله عليه وسلم قال قلت ما تقول في هذا العطاء قال خذه فان فيه اليوم معونة فاذا كان ثمناً لدينك فدعه .

Ahnaf b. Qais reported: While I was in the company of the (elites) of Quraish, Abu Dharr came there and he was saying: Give glad tidings to the hoarders of riches that their back would be brand (so deeply) that (the hot iron) would come out of their sides, and when the backs of their necks would be branded, it would come out of their foreheads. He (Abu Dharr) then went away and sat down. I asked who he was. They said: He is Abu Dharr. I went to him and said to him: What is this that I heard from you which you were saying before? He said: I said nothing but only that which I heard from their Prophet (may peace be upon him). I again said: What do you say about this gift? He said: Take it, for today, it is a help. But when it becomes a price for your religion, then abandon it.

(12:42)

عن ابى هريرة قال قال رسول الله صلى الله عليه وسلم تقبئ الارض افلاذ كبدها امثال الاسطوان من الذهب والفضة فيجئى القاتل فيقول في هذا قتلت

ويجئ القاطع فيقول في هذا قطعت رجلي ويجئ السارق فيقول في هذا قطعت يدي ثم يدعونه فلا يأخذون منه شيئاً .

Abu Huraira reported Allah's Messenger (may peace be upon him) as saying: The earth will vomit long pieces of its liver like columns of gold and silver, and the murderer will come and say: It was for this that I committed murder. The breaker of family ties will come and say: It was for this that I broke the family ties; and the thief will come and say: It is for this that my hands were cut off. They will then leave it and will not take anything out of it.

(12:43)

عن عقبة بن الحارث . رضى الله عنه . قال . صلى بنا النبي صلى الله عليه وسلم العصر ، فاسرع ، ثم دخل البيت ، فلم يلبث أن خرج ، فقلت أو قيل له فقال : كنت خلفت في البيت تبرأ من الصدقة ، فكرهت أن ابنته فقسمته .

'Uqaba b. al-Harith (May Allah be pleased with him) reported: The Apostle of Allah (may peace be upon him) led us in 'Asr prayers. He made haste (in finishing it). Then he entered the house and did not stay there but came out. I asked (or he was asked by someone else) about it. He said: I had left behind in the house a grain of gold from the *sadaqa* (funds). I disliked to spend night without distributing it.

(12:44)

عن ابي هريرة رضى الله عنه عن النبي صلى الله عليه وسلم قال : يأتي على الناس زمان لا يبالي المرء ما أخذ منه ؛ أمن الحلال أم من الحرام .

Abu Huraira (Allah be pleased with him) reported the Holy Prophet (may peace be upon him) as saying: A time will come upon people, when they will not pay need to the means through which they earn (their livelihood)? May be through *halal* or through *haram* means.

(d) al-Hirs

الحرص

(12:45)

عن ابي هريرة يقول : كان رسول الله صلى الله عليه وسلم يقول : اللهم

إني أعوذ بك من الأربع : من علمٍ لا ينفع ، ومن قلب لا يخشع ومن نفس لا تشيع ، ومن دعاءٍ لا يسمع .

‘Abbad b. Abi Sa‘id reported that he heard Abu Huraira say: Allah’s Messenger (may peace be upon him) used to pray: O Allah, I seek Thy refuge from four (things): The knowledge which does not profit, a heart which is not submissive and a soul which is insatiable and the supplication which is not responded to.

(12:46)

عن أبي هريرة قال : قال رسول الله صلى الله عليه وسلم : لا يجتمع غبار في سبيل الله ودخان جهنم في جوف عبدٍ أبداً ولا يجتمع الشح والايان في قلب عبد أبداً .

Abu Huraira reported that Allah’s Messenger (may peace be upon him) said: The dust in the path of Allah and the smoke of Hell can never co-exist in the stomach of a servant (of Allah); nor can co-exist nigardliness and faith in the heart of a servant (of Allah).

(12:47)

عن ابي هريرة يقول : سمعت رسول الله صلى الله عليه وسلم يقول : شر ما في رجل شح هالع وجبن خالع .

‘Abdul ‘Aziz b. Marwan reported: I heard Abu Huraira say: The Apostle of Allah (may peace be upon him) said: The worst (traits) of men are avarice of the greedy and cowardice of the debauchee.

(12:48)

عن ابي هريرة يبلغ به النبي صلى الله عليه وسلم قال قلب الشيخ شاب على حب أثنتين حب العيش والمال .

عن انس قال قال رسول الله صلى الله عليه وسلم لو كان لابن آدم واديان من مالٍ لا ابتغى واديا ثالثاً ولا يملأ جوف ابن آدم الا التراب ويتوب الله على من تاب .

Abu Huraira reported from the Messenger of Allah (may peace be upon him) as having said this: The heart of an old person feels young for the love of two things: Love for long life and wealth.

Anas reported Allah's Messenger (may peace be upon him) as saying: If the son of Adam were to possess two valleys of riches, he would long for the third one. And the stomach of the son of Adam is not filled but with dust. And Allah returns to him who repents.

(12:49)

عن مطرف ، عن أبيه أنه انتهى إلى النبي صلى الله عليه وسلم وهو يقول : (أهاكم التكاثر) قال : يقول ابن آدم مالى مالى ، وهل لك من مالك إلا ما تصدقت فامضيت أو أكلت فافنيت أو لبست فأبليت .

Mutarraf reported on the authority of his father that he (his father) visited the Apostle of Allah (may peace be upon him) and he was reciting the *Surah* opening with this verse: "Rivalry in wordly increase is distractable. (102:1) He said: The son of Adam says: My wealth, my wealth, whereas there is nothing for you in your wealth except what you give away in charity or ate away or wore away.

(e) Excessive Indebtness الاغراق فى الديون
(12:50)

عن عائشة زوج النبي صلى الله عليه وسلم ان النبي صلى الله عليه وسلم كان يدعو فى الصلاة اللهم انى اعوذ بك من عذاب القبر واعوذ بك من فتنة المسيح الدجال واعوذ بك من فتنة المحيا والممات اللهم انى اعوذ بك من المأثم والمغرم قالت فقال له قائل ماكثر ماتستعيذ من المغرم يارسول الله فقال ان الرجل اذا غرم حدث فكذب ووعد فأخلف .

'A'isha, the wife of the Apostle of Allah (may peace be upon him) reported: The Apostle of Allah (may peace be upon him) used to supplicate in prayer thus: O Allah, I seek refuge with Thee from the torment of the grave, and I seek refuge with Thee from the trial of the Masih al-Dajjal (Antichrist) and I seek refuge with Thee from the trial of life and death. O Allah! I seek refuge with Thee from sin and debt." She ('A'isha) reported: Someone said to him (the Holy Prophet): Messenger of Allah! Why is it that you so often seek refuge from debt?

KEY TO ABBREVIATIONS

1. Bu: Sahih Bukhari
2. Mu: Sahih Muslim
3. Da: Sunan Abu Dawud
4. Tir: Sunan al-Tirmidhi
5. Nas: Sunan al-Nisai
6. Maj: Sunan Ibn Maja
7. Dar: Sunan al-Darimi
8. Mt: Muwatta Imam Malik
9. Z: Musnad Zaid b. 'Ali
10. Hbl: Musnad Ahmad b. Hanble
11. Tl: Musnad Abu Dawud Tayalisi
12. Waq: Waqdi's Kitabul Maghazi
13. Hish: Sirah Ibn Hisham
14. T.S: Tabqat Ibn Saad
15. Ch: Chapter
16. H: Hadith
17. Vol: Volume
18. Pt: Part
19. (c): Compare the preceding *hadith* with the succeeding one.
20. p: Page
21. The number within brackets indicate as many *ahadith* as occur at a page.

KEY TO REFERENCES

Following system of reference has been adopted in the book. Each compilation of *hadith*, from which selection has been made consists of books (*Kutab*) and chapters (*Abwab*). For facility of reference, numbers have been allotted to the name of each book (*Kitab*) in the original source. These numbers can be decoded with the help of the key given below:

Name of the Book	Code No.	Name of the Book	Code No.
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al-Ghusl	5	al Hajj	25
al-Haid	6	al 'Umra	26
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al-Salat	8	Jaza-al-Said	28
Mawaqit al-Salat	9	Fada'il al Madina	29
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Fil Edain	13	al-I'tikaf	33
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al-Kusuf	16	al-Shufa	36
Sujud-ul-Quran	17	al-Ijara	37
Taqsir-us-Salat	18	al-Hawala	38
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Hbl: Vol. I, p. 78(C), 184, 187, 189, 190; Vol. II, p. 163, 193, 194(2), 205, 206, 209, 215, 216, 221, 223, 324(C), 339, 360(C); Vol. V, p. 294(2).

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MU: BK. 1, H. 260.

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Da: BK. 11, Ch. 56.

Maj: BK. 25, Ch. 82.

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BU: BK. 87, Ch. 6, 8, 22; BK. 92, Ch. 8; BK. 97, Ch. 24.

*First entry in each reference relates to the exact reference in the text. Other entries are only for cross reference purposes and do not relate to exact text of the Hadith under reference.

- Da: BK. 37, Ch. 1.
 Tir: BK. 14, Ch. 10; Bk. 31, Ch. 1, 2.
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- Da: Bk. 22, Ch. 32. Also See:
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- Tir: Bk. 12, Ch. 60. Also see:
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- Maj: Bk. 16, Ch. 16. Also see:
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- MU: Bk. 51, H. 66. Also see:
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Tir: Bk. 34, Ch. 13—15

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T.S: Pt. 1, Section 2, p. 159

Hbl: Vol. I, p. 329; Vol. II, p. 338; Vol. III, p. 365, 452(C);
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Tir: Bk. 34, Ch. 44. Also see:

Hbl: Vol. I, p. 301, 391, 441

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MU: Bk. 12, H. 154. Also see:

Tir: Bk. 34, Ch. 44; Bk. 35, Ch. 30

Maj: Bk. 37, Ch. 9

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MU: Bk. 17, H. 35. Also see:

BU: Bk. 46, Ch. 25; Bk. 65, Surah 66, Ch. 2, Bk. 67, Ch. 83;
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T.S: Vol. V, p. 131

Hbl: Vol. I, p. 24, 33

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MU: Bk. 23, H. 1. Also see:

BU: Bk. 25 Ch. 44; Bk. 64, Ch. 48; Bk. 85, Ch. 26

Da: Bk. 18, Ch. 10

Tir: Bk. 27, Ch. 15(C), 16

Maj: Bk. 23, Ch. 6

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Z: H. 898

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MU: Bk. 23, H. 2. Also see:

BU: Bk. 85, Ch. 15

Da: Bk. 18, Ch. 7

Maj: Bk. 23, Ch. 10

Dar: Bk. 21, Ch. 28

Hbl: Vol. I, p. 292, 313, 325

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MU: Bk. 23, H. 5. Also see:

BU: Bk. 85, Ch. 1

Da: Bk. 18, Ch. 2, 3

Tir: Bk. 27, Ch. 7

Maj: Bk. 23, Ch. 5

Waq: p. 147.

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Tir: Bk. 28, Ch. 5. Also see:

Da: Bk. 17, Ch. 6

Nas: Bk. 30, Ch. 5

Maj: Bk. 22, Ch. 5

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T.S: Pt. 2, Section 1, p. 131.

Hbl: Vol. IV, p. 186(3), 187(3), 238(4), 239; Vol. V, p. 266

Tl: H. 1127, 1217.

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MU: Bk. 25, H. 5, 11. Also see:

BU: Bk. 55, Ch. 23; Bk. 64, Ch. 77, Bk. 69, Ch. 1; Bk. 75, Ch. 13, 16; Bk. 85, Ch. 6

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 BU: Bk. 55, Ch. 22
 Da: Bk. 17, Ch. 8
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 Da: Bk. 17, Ch. 8
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MU: Bk. 24, H. 13, 18
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 Da: Bk. 22, Ch. 83
 Tir: Bk. 13, Ch. 30
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 BU: BK. 51, Ch. 14, 30; Bk. 56, Ch. 137; Bk. 90, Ch. 14
 Da: Bk. 22, Ch. 81
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Da: BK. 10, Ch. 4(C), 18, 20

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Mu: Bk. 31, H. 8. Also see:

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Maj: Bk. 18, Ch. 1, 2

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Mt: Bk. 36, H. 46, 48

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Bu: Bk. 51, Ch. 32

Da: Bk. 22, Ch. 86, 87

Maj: Bk. 14, Ch. 3

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Tl: H. 1687.

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BU: BK. 59, Ch. 6; Bk. 82, Ch. 1

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BU: Bk. 46, Ch. 30; Bk. 74, Ch. 1; Bk. 86, Ch. 1, 6, 20

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MU: BK. 54, H. 30, 31. Also see:

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MU: BK. 22, H. 48, 49. Also see:

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Da: Bk. 22, Ch. 38

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Maj: BK. 12, Ch. 10

Dar: BK. 18, Ch. 77

Mt: BK. 54, H. 28

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MU: BK. 22, H. 46. Also see:

BU: BK. 34, Ch. 113; BK. 37, Ch. 20; BK. 68, Ch. 51; BK. 96,

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Maj: BK. 12, Ch. 9

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Mt: BK. 31, H. 68

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Da: BK. 23, Ch. 4. Also see:

Tir: BK. 13, Ch. 9

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Z: H. 646

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Nas: BK. 23, Ch. 29. Also see:
 Da: BK. 9, Ch. 13.
 Tir: BK. 5, Ch. 9
 Maj. BK. 8, Ch. 20

4:17

Bu: BK. 42, Ch. 11. Also see:
 Da: BK. 19, Ch. 37
 Hbl: Vol. IV, p. 71(4), 73(3).

4:18

Da: BK. 19, Ch. 34(c). Also see:
 Tir: BK. 13, Ch. 39
 Dar: BK. 18, Ch. 65.
 Hbl: Vol. I, p. 306.

4:19

Da: BK. 19, Ch. 34(c). Also see (4:18) *supra*.

4:20

Bu: BK. 42, Ch. 8. Also see:
 Bu: BK. 42, Ch. 6, 7; BK. 53, Ch. 12; BK. 65, Surah 4; Ch. 12
 Da: Bk. 23, Ch. 31
 Tir: BK. 13, Ch. 26; Bk. 44, Surah 4, H. 13
 Nas: BK. 49, Ch. 19, 27
 Maj: Introduction to Ch. 2
 Mt: BK. 36, H. 28(c), 34
 Hbl: Vol. I, p. 165; Vol. IV, p. 4; Vol. V, p. 326.

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Bu: BK. 42, Ch. 10.

4:22

Mu: BK. 22, H. 41. Also see:

Mu: BK. 22, H. 42, 43, 44.

Bu: BK. 42, Ch. 2, 10; BK. 52, Ch. 22, BK. 90, Ch. 5; BK. 93, Ch. 48.

Da: BK. 22, Ch. 61

Tir: BK. 12, Ch. 44

Nas: BK. 44, Ch. 88

Maj: BK. 16, Ch. 18, 19; BK. 24, Ch. 42

Mt: BK. 36, H. 29, 30

Hbl: Vol. II, p. 179, 183, 221, 244, 273, 309, 360, 420, 463, 480, 482, 494, 500, 506; Vol. III, p. 338, 339, 417; Vol. V, p. 326; Vol. V, p. 112, 139, 252, 268.

4:23

Mu: BK. 22, H. 42. Also see:

Nas: Bk. 44, Ch. 87, 93

Maj: BK. 16, Ch. 16, 18

Dar: BK. 17, Ch. 68

Hbl: Vol. III, p. 356, 417; Vol. IV, p. 138.

Tl: H. 1043, 2509.

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Mu: BK. 22, H. 43, 44, 45. Also see:

Bu: BK. 42, Ch. 2, 10; BK. 52, Ch. 22; BK. 90, Ch. 5; BK. 93, Ch. 48

Maj: BK. 24, Ch. 42

Mt: BK. 36, H. 29, 30

Hbl: Vol. II, p. 179, 183, 221, 244, 273, 309, 360, 420, 463, 480, 482, 494, 500, 506; Vol. V, p. 326; Vol. VI, p. 112, 139, 252, 268.

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Mu: BK. 27, H. 58. Also see:

Bu: Bk. 49, Ch. 15(C), 18

Da: Bk. 40, Ch. 123

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Tir: BK. 34, Ch. 34.

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Tir: BK. 34, Ch. 30.

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Tir: BK. 34, Ch. 35.

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Mu: BK. 53, H. 22–25, 28–30, 32–34, 40. Also see:

Bu: BK. 51, Ch. 21; BK. 57, Ch. 2; BK. 61, Ch. 25; BK. 63, Ch. 10; BK. 64, Ch. 29; BK. 65, Surah 59; Ch. 6, Surah 66, Ch. 2; BK. 70, Ch. 1, 6, 23, 27, 37, 41, 57; BK. 81, Ch. 17; BK. 83, Ch. 22

Tir: BK. 34, Ch. 38; BK. 35, Ch. 27, 31, 32, 34; BK. 46, Ch. 6

Maj: BK. 26, Ch. 45, 48, 49; BK. 33, Ch. 10, 12

Nas: BK. 43, Ch. 37

Mt: BK. 49, Ch. 19, 28; BK. 28, Ch. 48

Ts: BK. 1, Section 2, p. 113

Hbl: Vol. I, p. 24, 50, 236, 255, 361, 373, 391; Vol. II, p. 102, 120, 128, 130, 133, 134(c), 139, 208, 213, 238, 249, 266, 270, 301, 328, 342, 379; Vol. IV, p. 120, 174(2), 197, 204, 268(2), 441; Vol. V, p. 253, 260, 267; Vol. VI, p. 42, 50, 71(2), 73, 86, 87, 94, 98, 108, 128, 156, 158, 182, 187, 199, 209, 215, 217, 237, 244, 255, 277

Tl: H. 57, 1389, 1472.

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Hbl: Vol. I, p. 323.

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Maj: BK. 29, Ch. 49.

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Tir: BK. 23, Ch. 66.

7:10

Da: BK. 40, Ch. 156. Also see:

Hbl: Vol. III, p. 220.

7:11

Tir: BK. 41, Ch. 54.

7:12

Bu: BK. 80, Ch. 41. Also see:

Mu: BK. 48, H. 66, 68, 69

Da: BK. 29, Ch. 4

Nas: BK. 50, Ch. 6, 33, 39, 40, 61

Maj: BK. 34, Ch. 3

Hbl: Vol. III, p. 113, 117, 122, 179, 201, 205, 208, 214, 220, 226, 231, 235, 240, 264; Vol. IV, p. 371.

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Mu: BK. 37, H. 81, 82, 83.

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Da: BK. 33, Ch. 8. Also see:

Nas: BK. 48, Ch. 60, 95

Maj: BK. 32, Ch. 19

Mt: BK. 48, H. 4

Hbl: Vol. I, p. 96, 115; Vol. II, p. 334, 378; Vol. IV, p. 392(2), 393, 394, 407; Vol. V, p. 278; Vol. VI, p. 119

Tl: H. 506, 2253

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Da: BK. 33, Ch. 8. Also see:

Ts: Pt. 8, p. 239

Hbl: Vol. II, p. 178, 204, 440; Vol. IV, p. 414; Vol. V, p. 398; Vol. VI, p. 33, 315, 322, 357, 358, 369, 421, 453, 454, 455, 457, 459, 460 (2), 461

Tl: H. 990

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Hbl: Vol. II, p. 166. Also see:

Hbl: Vol. II, p. 208(2), 209, 234, 378; Vol. V, p. 278.

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Hbl: Vol. IV, p. 92. Also see:

Hbl: Vol. IV, p. 93, 95, 96, 98, 99, 100, 101(2), 131; Vol. V, p. 178, 261, 368; Vol. VI, p. 228.

Tl: H. 447.

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Hbl: Vol. II, p. 99.

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Mu: BK. 37, H. 6. Also see:

Bu: BK. 23, Ch. 2; BK. 34, Ch. 40; BK. 51, Ch. 27–29; BK. 56, Ch. 177; BK. 67, Ch. 71; BK. 69, Ch. 11; BK. 70, Ch. 29; BK. 74, Ch. 27–28; BK. 75, Ch. 4; BK. 77, Ch. 12, 25, 27, 36, 45; BK. 78, Ch. 66; BK. 79, Ch. 42

Da: BL. 25, Ch. 17; BK. 31, Ch. 6–9, 11, 40

Tir: BK. 22, Ch. 1, 5, 13; BK. 24, Ch. 10; BK. 41, Ch. 45–52

Nas: BK. 12, Ch. 8, 61; BK. 21, Ch. 53; BK. 48, Ch. 20, 60, 63, 64, 95, 96, 102, 104–110, 114, 140

Maj: BK. 24, Ch. 21; BK. 32, Ch. 3, 16, 18, 46;

Mt: BK. 3, H. 28; BK. 48, H. 8, 17; BK. 49, H. 5

T.S: Pt. 1, Section 2, p. 151; Pt. 4, Section 2, p. 77

Hbl: Vol. I, p. 16, 23, 50, 51, 80, 81, 90, 92, 93, 96, 97, 104, 105, 114, 118, 119, 121, 123, 126(2), 127, 132, 133, 134, 137, 138, 146, 154, 218(2), 313(2), 319; Vol. II, p. 20, 24, 39, 40, 49, 51, 68, 82, 99(2), 103, 114, 127, 146, 166, 169, 208, 225, 320, 419, 432, 464, 475, 477, 503, 510, 529; Vol. III, p. 6(2), 13, 46(2), 66, 95, 96, 141(C), 147, 157, 229, 234(C), 237, 239, 297, 322, 342, 344, 347, 383; Vol. IV, p. 92, 93, 96, 99, 100, 101(2), 131(C), 134(2), 135, 143, 149, 150, 156, 227, 284, 287, 299(2), 338, 427, 429(C), 442, 443; Vol. V, p. 70, 260, 267, 385, 390, 396, 397, 398, 400, 404, 408; Vol. VI, p. 288, 324, 430.

Tl: H. 43, 119, 181, 182, 429, 746, 1937, 3077.

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Mu: Bk. 37, H. 1. Also see:

Bu: Bk. 67, Ch. 71; BK. 70, Ch. 29; BK. 74, Ch. 27, 28; BK. 77, Ch. 25, 27, 45

Da: BK. 25, Ch. 17

Tir: BK. 24, Ch. 10

Nas: BK. 21, Ch. 53; BK. 48, Ch. 26, 110

Maj: BK. 30, Ch. 17

Mt: BK. 49, H. 11

Hbl: Vol. I, p. 321; Vol. IV, p. 76, 92, 95, 99, 284, 299(2); Vol. V, p. 385, 390, 396, 397, 398, 400, 404, 408, 498; Vol. VI, p. 98, 228, 300, 302, 304, 306, 310, 322

Tl: H. 429, 746, 1601:

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Mu: Bk. 36, H. 249. Also see:

Bu: BK. 74, Ch. 28

Maj: BK. 30, Ch. 17

Dar: BK. 9, Ch. 25

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Mu: BK. 37, H. 13, 15, 16.

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Mu: BK. 37, H. 23, 27, 31, 38, 39. Also see (7:12) *Supra*.

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Mu: BK. 37, H. 41, 45. Also see:

Bu: BK. 56, Ch. 91; BK. 77, Ch. 29

Da: BK. 31, Ch. 10

Tir: BK. 22, Ch. 2

Nas: BK. 48, Ch. 111

Maj: BK. 32, Ch. 17

T.S: Pt. 3, Section 1, p. 72, 92

Hbl: Vol. III, p. 122, 127, 180, 192, 215(2), 252, 255, 273(3)

Tl: H. 1972, 1973.

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Hbl: Vol. II, p. 158.

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Hbl: Vol. II, p. 167. See also:

Hbl: Vol. II, p. 165, 171, 172, 351.

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Mu: BK. 37, H. 149.

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Mu: BK. 37, H. 123, 126, 127.

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Mu: BK. 37, H. 128, 129, 131. Also see:

Bu: BK. 77, Ch. 90(C), 93, BK. 78, Ch. 75

Da: BK. 31, Ch. 44(C), 43, 45

TS: Pt. 1, Section 2, p. 105, 158; Pt. 8, p. 344(C)

Hbl: Vol. III, p. 151; Vol. VI, p. 49, 52, 53, 85, 86, 103(C), 140, 199, 214, 216, 225, 229, 237, 241, 246, 247, 252; 281.

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Mu: BK. 37, H. 139. Also see:

Bu: BK. 46, Ch. 32; BK. 77, Ch. 91(C), 92

Da: BK. 31, Ch. 45.

Nas: BK. 48, Ch. 130.

Maj: BK. 32, Ch. 45.

Dar: BK. 19, Ch. 36

Hbl: Vol. II, p. 145(C), 305, 308, 478; Vol. III, p. 283, 486; Vol. VI, p. 112, 116, 247

Tl: H. 1423(C), 1424.

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Mu: BK. 37, H. 119. Also see:

Bu: BK. 34, Ch. 50; BK. 59, Ch. 7, 17; BK. 60, Ch. 8; BK. 64, Ch. 12; BK. 67, Ch. 76; BK. 77, Ch. 88, 92, 94, 95

Da: BK. 1, Ch. 89; BK. 31, Ch. 45

Tir: BK. 41, Ch. 44

Nas: BK. 1, Ch. 167; BK. 42, Ch. 9, 11; BK. 48, Ch. 130

Maj: BK. 32, Ch. 44

Dar: BK. 19, Ch. 37

Mt: BK. 54, H. 6, 8(C), 7

Hbl: Vol. I, p. 80, 83, 85, 104, 107, 139, 146, 148, 150, 277; Vol. II, p. 305, 308, 390, 478; Vol. III, p. 90; Vol. IV, p. 28(2), 29, 30; Vol. V, p. 203; Vol. VI, p. 142, 246, 330

Tl: H. 110, 627, 1228, 1425.

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Mu: BK. 37, H. 121. Also see:

Bu: BK. 59, Ch. 17

Da: BK. 16, Ch. 22

Tir: BK. 16, Ch. 17

Nas: BK. 42, Ch. 9

Maj: BK. 28, Ch. 1, 2

Dar: BK. 7, Ch. 2, 3

Mt: BK. 54, H. 14

T.S: Pt. 4, Section 1, p. 153(C)

Hbl: Vol. I, p. 72; Vol. II, p. 22, 101, 113, 116, 133, 144, 326;

Vol. III, p. 333; Vol. IV, p. 86; Vol. V, p. 54(2), 56(3);
Vol. VI, p. 9, 391.

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Mu: BK. 12, H. 78. Also see:
Bu: BK. 24, Ch. 8(c)7; BK. 97, Ch. 23
Tir: BK. 5, Ch. 28
Nas: BK. 23, Ch. 48
Maj: BK. 8, Ch. 28
Dar: BK. 3, Ch. 34
Mt: BK. 58, H. 1
Z: H. 49, 416.
Hbl: Vol. II, p. 20, 39, 51, 57, 83, 268, 331, 381(c), 404, 418,
419, 431, 471, 538, 541; Vol. V, p. 74, 75.
Tl: H. 1319, 1874.

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Mu: BK. 12, H. 45, 46

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Mu: BK. 45, H. 53

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Mu: BK. 53, H. 4, 6.

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Mu: BK. 1, H. 67. Also see:
Bu: BK. 2, Ch. 5, 20; BK. 79, Ch. 9
Da: BK. 37, Ch. 130
Nas: Bk. 47, Ch. 11
Maj: BK. 26, Ch. 1
Hbl: Vol. II, p. 159, 195; Vol. III, p. 372; Vol. IV, p. 114, 385.
Tl: H. 1777, 2272.

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Tl: H. 489. Also see:
Bu: BK. 70, Ch. 1; BK. 75, Ch. 4.

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Mu: BK. 12, H. 72. Also see:
Bu: BK. 24, Ch. 27

Da: BK. 9, Ch. 46
 Nas: BK. 23, Ch. 71
 Hbl: Vol. II, p. 159.

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Mu: BK. 44, H. 142. Also see:
 T.S: Pt. 8, p. 78.

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Mu: BK. 12, H. 39, 40. Also see:
 Bu: BK. 94, Ch. 2
 Da: BK. 19, Ch. 33
 T.S: Pt. 2, Section 2, p. 33
 Hbl: Vol. I, p. 300, 301; Vol. II, p. 256, 316, 349, 367, 399,
 419, 450, 457, 467, 506, 530; Vol. III, p. 16, 107, 497;
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 167, 181, 333; Vol. VI, p. 293, 314
 Tl: H. 465, 1720, 2372.

7:42

Mu: BK. 12, H. 43.

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Maj: BK. 24, Ch. 4. Also see:
 Tir: BK. 20, Ch. 4
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 Hbl: Vol. IV, p. 345(3), 346.

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Mu: BK. 33, H. 192, 194. Also see:
 Bu: BK. 56, Ch. 38
 Da: BK. 15, Ch. 11, 30
 Tir: BK. 20, Ch. 6
 Nas: BK. 25, Ch. 44, 47, 48
 Maj: BK. 24, Ch. 3
 Dar: BK. 16, Ch. 26
 Hbl: Vol. I, p. 20, 53; Vol. III, p. 15, 55, 487(2); Vol. IV, p.
 114, 115, 116(3), 117; Vol. V, p. 192, 193, 234
 Tl: H. 956, 1330

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Bu: BK. 56, Ch. 2(C). Also see:

Tir: BK. 20, Ch. 24

Nas: BK. 25, Ch. 7(C), 8

Dar: BK. 16, Ch. 6.

Hbl: Vol. III, p. 16, 124, 153, 251; Vol. V, p. 185(C), Vol. VI, p. 387.

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Mu: Bk. 12, H. 120, 121. Also see:

Bu: BK. 24, Ch. 18, 50; BK. 55, Ch. 9; BK. 57, Ch. 19; BK. 60, Ch. 2

Da: BK. 9, Ch. 28

Tir: BK. 5, Ch. 38

Nas: BK. 23, Ch. 50, 53, 60, 93

Dar: BK. 3, Ch. 22

Mt: BK. 58, H. 8

Hbl: Vol. I, p. 446; Vol. II, p. 4, 67, 98, 122, 152, 230, 243, 278, 288, 319, 362, 394, 434, 475, 476, 480, 524, 527; Vol. III, p. 329, 346, 402(2), 403, 434(2), 473; Vol. IV, p. 137, 226; Vol. V, p. 262(C), 377

Tl: H. 1257, 1317.

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Mu: BK. 53, H. 14.

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Mu: BK. 53, H. 55.

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Mu: BK. 12, H. 82, 88. Also see:

Bu: BK. 24, Ch. 10, 21, 22, 27, 47; Bk. 30, Ch. 4

Da: BK. 9, Ch. 46

Tir: BK. 25, Ch. 40

Maj: BK. 8, Ch. 28

Nas: BK. 23, Ch. 62, 63

Dar: BK. 3, Ch. 24

Mt: BK. 58, H. 12

Ts: Pt. 4, Section 1, p. 110

Z: H. 110

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Mu: BK. 12, H. 94, Also see:

Ba: BK. 24, Ch. 28; BK. 56, Ch. 89; BK. 68, Ch. 24; BK. 77

Nas: BK. 23, Ch. 61

Hbl: Vol. II, p. 256, 389, 522

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Mu: BK. 12, H. 92, Also see:

Bu: BK. 51, Ch. 35

Da: BK. 9, Ch. 42

Tir: BK. 25, Ch. 37

Hbl: Vol. I, p. 463; Vol. II, p. 160, 194, 242, 358, 483; Vol. IV, p. 272, 284, 286, 296, 300, 304; Vol. V, p. 77.

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Mu: BK. 12, H. 97. Also see:

Bu: BK. 24, Ch. 14

Nas: BK. 23, Ch. 47.

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Mu: BK. 12, H. 99, 100, 101. Also see:

Bu: BK. 24, Ch. 17, 25, 26; BK. 34, Ch. 12; BK. 37, Ch. 10; BK. 40, Ch. 16, BK. 51, Ch. 15; BK. 63, Ch. 23(C), BK. 69, Ch. 5

Da: BK. 9, Ch. 44

Tir: BK. 5, Ch. 34

Nas: BK. 23, Ch. 57, 67

Maj: BK. 12, Ch. 65

Hbl: Vol. VI, p. 44, 99, 278(C), 353(2), 354(2), 363.

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Mu: BK. 12, H. 105. Also see:

Bu: BK. 46, Ch. 18; BK. 69, Ch. 5, 9, 14; BK. 83, Ch. 3; BK. 93, Ch. 14, 28; BK. 67, Ch. 68, 84, 86

Da: BK. 14, Ch. 74; BK. 22, Ch. 79, 84, 88

Tir: BK. 5, Ch. 34; BK. 6, Ch. 65

Maj: BK. 7, Ch. 53, BK. 14, Ch. 6

Dar: BK. 7, Ch. 20; BK. 11, Ch. 54; BK. 12, Ch. 65; BK. 14, Ch. 6

Hbl: Vol. II, p. 316, 444, 464, 476, 500; Vol. III, p. 80, 84; Vol. V, p. 267(C), 326; Vol. VI, p. 39, 50, 206, 225

Tl: H. 1127 1951, 2267
 Nas: BK. 23, Ch. 58; BK. 34, Ch. 5; BK. 49, Ch. 31
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Mu: BK. 12, H. 103, 104.

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Mu: BK. 45, H. 86. Also see:
 Hbl: Vol. II, p. 235, 438.

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Hbl: Vol. IV, P. 147.

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Tir: BK. 34, Ch. 17

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Mu: BK. 44, H. 67. Also see:
 Mu: BK. 44, H. 68
 Bu: BK. 55, Ch. 2, 3; BK. 64, Ch. 77; BK. 69, Ch. 1; BK. 75,
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 Da: BK. 17, Ch. 2
 Tir: BK. 8, Ch. 6; BK. 28, Ch. 1
 Nas: BK. 30, Ch. 3
 Maj: BK. 22, Ch. 4
 Dar: BK. 22, Ch. 6-8(C), 17
 Mt: BK. 37, H. 4
 T.S: Pt. 3, Section 1, p. 102
 Hbl: Vol. I, p. 168, 171, 172(3), 173, 174, 176, 179, 184, 185,
 330(C), 233(C); Vol. III, p. 372, 453, 502; Vol. IV, p. 60
 Tl: H. 194, 195, 208, 1742
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Mu: BK. 24, Ch. 18. Also see:
 Bu: BK. 83, Ch. 24
 Da: BK. 21, Ch. 23
 Nas: BK. 35, Ch. 36, 37
 Hbl: Vol. II, p. 454(C), 456.

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- Mu: BK. 12, H. 47, 51, 53–57, 59, 61. Also see:
 Bu: BK. 24, Ch. 44, 48; BK. 55, Ch. 10, 13, 17, 26; BK. 69, Ch. 13; BK. 84, Ch. 2
 Da: BK. 9, Ch. 34; BK. 13, Ch. 16
 Tir: BK. 3, Ch. 27
 Nas: BK. 23, Ch. 54, 60, 82
 Maj: BK. 8, Ch. 24, 28
 Dar: BK. 3, Ch. 23, 37
 Mt: BK. 58, H. 2
 Z: H. 407
 Hbl: Vol. II, p. 152, 373, 476, 480, 501, 524, 527; Vol. IV, p. 17, 18(4); Vol. V, p. 262, 416.

7:62

- Mu: BK. 12, H. 117, Also see:
 Bu: BK. 24, Ch. 11, 18; BK. 55, Ch. 7; BK. 69, Ch. 2
 Da: BK. 9, Ch. 40, 41; BK. 17, Ch. 3
 Tir: BK. 5, Ch. 28
 Nas: BK. 23, Ch. 60; BK. 30, Ch. 1, 9
 Maj: BK. 15, Ch. 19; BK. 22, Ch. 3
 Dar: BK. 3, Ch. 37
 Hbl: Vol. II, p. 231, 245, 250, 252, 278, 415, 434(C), 436, 447; Vol. III, p. 411; Vol. V, p. 178, 265, 269(C), 279, 284; Vol. VI, p. 7

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- Mu: BK. 12, H. 110, 113

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- Mu: BK. 12, H. 115, Also see:
 Bu: BK. 24, Ch. 13, 16
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 Z: H. 409
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 Tl: H. 2462.

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- Mu: BK. 1, H. 195.

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Tir: BK. 12, Ch. 73
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Mu: BK. 22, H. 157, 158. Also see:
 Da: BK. 22, Ch. 44
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 Nas: BK. 44, Ch. 15, 16, 18, 20
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Mu: BK. 21, H. 33, 36, 40, 41, 44, 45, 47. Also see:
 Bu: BK. 34, Ch. 51(C), 49, 54, 55
 Da: BK. 22, Ch. 65
 Tir: BK. 12, Ch. 56
 Nas: BK. 44, Ch. 54, 55
 Maj: BK. 12, Ch. 37.
 Dar: BK. 18, Ch. 25
 Mt: BK. 31, H. 40–46, 49
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 Hbl: Vol. I, p. 56, 215, 221, 252, 270, 356, 368, 369; Vol. II,
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 Tl: H. 1318, 1887, 2602.

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Mu: BK. 21, H. 38, 39, 42, 43. Also see:
 Bu: BK. 34, Ch. 49, 56, 72
 Da: BK. 22, Ch. 43
 Nas: BK. 44, Ch. 56
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 Hbl: Vol. I, p. 56(C); Vol. II, p. 7, 15, 21, 53, 112, 135, 142,
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Mu: BK. 21, H. 58, 60, 61, 67, 71. Also see:

Mu: BK. 22, H. 14, 101, 103–105, 108

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Da: BK. 22, Ch. 22(C), 25

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Nas: BK. 44, Ch. 27, 28, 34, 39; BK. 35, Ch. 45

Maj: BK. 12, Ch. 32

Dar: BK. 18, Ch. 21

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- Da: BK. 9, Ch. 5. Also see (10:30) infra.

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- Da: BK. 9, Ch. 4. Also see:
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- Da: BK. 9, Ch. 3
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- Da: BK. 9, Ch. 5. Also see:
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- Tir: BK. 5, Ch. 3, 8
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- Da: BK. 19, Ch. 7. Also see:
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- Hbl: Vol. V, p. 424. Also see:
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- Mu: BK. 33, H. 37. Also see:
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- Mu: BK. 12, H. 226. Also see:
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- Mu: BK. 12, H. 228. Also see:
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- Mu: Ch. 12, H. 207, 209, 213, 214. Also see:
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- Mu: BK. 12, H. 214, Also see: Ibid, H. 216
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- Mu: BK. 12, H. 217, 219, Also see:
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- Mu: BK. 12, H. 73, 75. Also see:
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Bu: BK. 41, Ch. 15. Also see:
 Bu: BK. 46, Ch. 13
 Da: BK. 19, Ch. 35
 Tir: BK. 13, Ch. 38
 Maj: BK. 16, Ch. 17
 Dar: BK. 18, Ch. 64
 Mt: BK. 36, H. 26, 27
 Hbl: Vol. III, p. 304, 313, 326, 338, 356(C), 363, 381(2);
 Vol. VI, p. 120(C)
 Tl: H. 906, 1440.

11:13

Bu: BK. 34, Ch. 15. Also see:
 Dar: BK. 18, Ch. 6
 Nas: BK. 44, Ch. 1
 Maj: BK. 12, Ch. 1.

11:14

Da: BK. 9, Ch. 26. See also: (11:16) *infra*.

11:15

Tl: H. 1141.

11:16

Mu: BK. 12, H. 96, 97.

11:17

Mu: BK. 12, H. 124. Also see:
 Bu: BK. 24, Ch. 50, 53; BK. 34, Ch. 15; BK. 42, Ch. 13; BK.
 57, Ch. 19
 Da: BK. 9, Ch. 27
 Tir: BK. 5, Ch. 22, 38
 Nas: BK. 23, Ch. 83, 85, 86, 88–90, 92, 93
 Maj: BK. 8, Ch. 25, 26

Dar: BK. 3, Ch. 18, 20

Mt: BK. 58, H. 7, 10, 11

Hbl: Vol. I, p. 164, 388, 411; Vol. II, p. 231, 243, 257, 300, 395, 418, 455, 475, 496, 513; Vol. III, p. 7, 9; Vol. IV, p. 36, 138, 180, 426, 436; Vol. V, p. 65(C), 172, 181, 276, 277, 279, 281(2), 362, 430

Tl: H. 322, 994, 2161, 2211.

11:18

Mu: BK. 12, H. 130. Also see:

Bu: BK. 24, Ch. 52

Da: BK. 9, Ch. 24

Nas: BK. 23, Ch. 83

Maj: BK. 8, Ch. 26

Dar: BK. 3, Ch. 17

Hbl: Vol. I, p. 147, 167, 193, 466; Vol. II, p. 15, 88, 93.

11:19

Mu: BK. 12, H. 138. Also see:

Da: BK. 9, Ch. 26

Nas: BK. 23, Ch. 80, 86, 92, 93

Maj: BK. 8, Ch. 26, 27

Dar: BK. 3, Ch. 15, 36

Hbl: Vol. III, p. 126, 477

Tl: H. 1327, 2145.

11:20

Tir: BK. 34, Ch. 18.

11:21

Da: BK. 9, Ch. 24.

11:22

Da: BK. 11, Ch. 4, 6.

11:23

Hbl: Vol. III, p. 467. Also see:

Hbl: Vol. I, p. 190.

Hbl: Vol. IV, p. 307(C); Vol. VI, p. 53.

11:24

Maj: BK. 37, Ch. 14.

11:25

Maj: BK. 12, Ch. 4.

11:26

Maj: BK. 12, Ch. 4.

11:27

Mu: BK. 1, H. 159. Also see:

Bu: BK. 78, Surah 25, Ch. 20; BK. 86, Ch. 20.

11:28

Mu: BK. 36, H. 200. Also see:

Tir: BK. 26, Ch. 22

Dar: BK. 8, Ch. 25

Hbl: Vol. IV, p. 426(C); Vol. V, p. 31(3), 65(C); Vol. VI, p. 77, 105, 152, 179, 188.

11:29

Bu: BK. 69, Ch. 3. Also see:

T.S: Pt. 2, Section 1, p. 41

Hbl: Vol. I, p. 25

Hish: p. 654

Waq: p. 166.

11:30

Mu: BK. 44, H. 231.

11:31

Mu: BK. 1, H. 44. See also: (11:28) *supra*.

11:32

Mu: BK. 39, H. 159. Also see:

Da: BK. 27, Ch. 21

Hbl: Vol. II, p. 408, 429, 476; Vol. III, p. 443; Vol. V, p. 447(2), 448(2), 449(2)

Tl: H. 382, 1104, 1105.

11:33

Mu: BK. 39, H. 134, 140, 141. Also see:

Bu: BK. 76, Ch. 19, 43, 44, 53, 54

Da: BK. 27, Ch. 24

- Tir: BK. 30, Ch. 9
 Maj: Introduction to Ch. 10; BK. 31, Ch. 43
 Mt: BK. 50, H. 18
 Hbl: Vol. I, p. 174, 180, 257, 269, 303, 319, 328, 440; Vol. II, p. 24, 52, 152, 222, 266(2)(C), 267, 289, 291, 327, 332, 387, 397, 404, 406, 414, 420, 434, 453, 455, 487, 506, 507, 524, 526, 531; Vol. III, p. 118, 130, 154, 173, 178, 251, 275, 277, 293, 312, 343, 382, 449; Vol. IV, p. 67, 70(3); Vol. V, p. 379(C); Vol. VI, p. 129
 Tl: H¹ 1961, 2395.

11:34

- Mu: Bk. 1, H. 135. Also see:
 Bu: BK. 10, Ch. 156; BK. 15, Ch. 28
 Nas: BK. 17, Ch. 16
 Mt: BK. 13, H. 4, 6
 Hbl: Vol. II, p. 262, 291, 421, 455, 525, 526, 531; Vol. III, p. 7, 429; Vol. IV, p. 117; Vol. V, p. 89, 342, 343, 344
 Tl: H. 1262, 2395
 Waq: p. 248.

11:35

- Hbl: Vol. IV, p. 160.

11:36

- Mu: BK. 12, H. 155.
 Bu: BK. 56, Ch. 37; BK. 58, Ch. 1; BK. 64, Ch. 12, 17, 27; BK. 81, Ch. 7(C), 52
 Tir: BK. 34, Ch. 26; BK. 35, Ch. 28
 Nas: BK. 23, Ch. 8
 Hbl: Vol. II, p. 539; Vol. III, p. 7(C), 19, 21, 22(C), 61, 84, 91, 165, 167(C), 171, 182, 224; Vol. IV, p. 137, 149, 153, 154, 327; Vol. V, p. 152, 154, 178, 368
 Tl: H. 2180.

11:37

- Mu: BK. 53, H. 8. Also see (11:35) *supra*.

11:38

- Da: BK. 22, Ch. 24.

11:39

Hbl: Vol. I, p. 426, also see Ibid., 443.

Chapter 12**12:1**

Mu: BK. 33, H. 21. Also see:

Tir: BK. 13, Ch. 4

Nas: BK. 49, Ch. 2

Hbl: Vol. II, p. 26, 523; Vol. III, p. 22(C), 55(C); Vol. VI, p. 70, 93.

12:2

Mu: BK. 51, H. 75. Also see:

Tir: BK. 36, Ch. 22; BK. 37, Ch. 13

Maj: BK. 37, Ch. 4

Dar: BK. 20, Ch. 118

T.S: Pt. 1, Section 1, p. 10

Hbl: Vol. I, p. 4, 7; Vol. II, p. 214, 276(C), 295, 315, 343, 369, 450, 507, 508; Vol. III, p. 13, 78, 79, 145; Vol. IV, p. 162, 175, 266, 306(2); Vol. V, p. 369

Tl: H. 1079, 1238, 2551.

12:3

Mus: BK. 33, H. 22.

12:4

Mu: BK. 53, H. 50. Also see:

Bu: BK. 69, Ch. 1

Tir: BK. 25, Ch. 44

Hbl: Vol. II, p. 361

Nas: BK. 23, Ch. 78.

12:5

Bu: BK. 34, Ch. 13. Also see: Ibid Ch. 98

Hbl: Vol. I, p. 143; Vol. II, p. 208, 346.

12:6

Mu: BK. 53, H. 51.

12:7

Mu: BK. 12, H. 114. Also see:

Mt: BK. 58, H. 4.

12:8

Mu: BK. 45, H. 80. Also see: Ibid 81.

Mu: BK. 46, Ch. 4, 5

Tir: BK. 25, Ch. 19

Hbl: Vol. II, p. 91(C); Vol. III, p. 491; Vol. IV, p. 268, 270(2), 271, 274(2), 276, 278, 404, 405, 409

Tl: H. 503.

12:9

Mu: BK. 45, H. 18–24. Also see:

Bu: BK. 78, Ch. 11, 12, 13

Da: BK. 9, Ch. 45

Tir: BK. 25, Ch. 9; BK. 35, Ch. 57

Hbl: Vol. I, p. 190; Vol. II, p. 159, 162, 189(C), 300, 483; Vol. III, p. 14, 83; Vol. IV, p. 80, 83, 84, 399; Vol. V, p. 36(2), 38; Vol. VI, p. 441.

Tl: H. 2758.

12:10

Mu: BK. 48, H. 48, 51. Also see:

Da: BK. 40, Ch. 36, 37

Hbl: Vol. II, p. 274, 296(C), 404, 500, 514, 522; Vol. IV, p. 104(2); Vol. V, p. 449, 450, 461(2)

Tl: H. 1005.

12:11

Mu: BK. 31, H. 19.

12:12

Tir: BK. 34, Ch. 33.

12:13

Maj: BK. 12, Ch. 1. Also see:

Tir: BK. 12, Ch. 4

Dar: BK. 18, Ch. 8

Hbl: Vol. III, p. 466

Tl: H. 78.

12:14

Tir: BK. 12, Ch. 4. Also see:
 Maj: BK. 12, Ch. 3
 Dar: BK. 18, Ch. 7
 Z: H. 611
 Hbl: Vol. III, p. 428, 444(2).

12:15

Mu: BK. 21, H. 56. Also see:
 TI: H. 1881.

12:16

Bu: BK. 34, Ch. 19, 22, 44, 46, 60, 71; BK. 43, Ch. 19; BK. 44, Ch. 3; BK. 90, Ch. 7.
 Da: BK. 22, Ch. 26, 50, 51, 60, 66
 Tir: BK. 12, Ch. 26–28, 38, 74; BK. 25, Ch. 46
 Nas: BK. 35, Ch. 22, 23; BK. 44, Ch. 4, 8, 11
 Dar: BK. 18, Ch. 9, 11, 15, 57
 Mt: BK. 31, H. 98
 Hbl: Vol. II, p. 44, 50, 61, 72, 80, 84, 107, 116, 129, 242(C);
 Vol. III, p. 217, 414.

12:17

Maj: BK. 12, Ch. 45. Also see:
 Hbl: Vol. III, p. 491.

12:18

Mu: BK. 1, H. 186.

12:19

Maj: BK. 37, Ch. 14. Also see:
 Tir: BK. 34, Ch. 33, 34
 T.S: Pt. 4, Section 1, p. 67
 Hbl: Vol. I, p. 30, 52(2).

12:20

Bu: BK. 81, Ch. 3. Also see:
 Tir: BK. 34, Ch. 25
 Hbl: Vol. II, p. 24, 41, 132.

12:21

Mu: BK. 53, H. 11, 13.

12:22

Mu: BK. 12, H. 160, 161. Also see:

Da: BK. 9, Ch. 28.

12:23

Tir: BK. 34, Ch. 2

Maj: BK. 37, Ch. 19

Hbl: Vol. II, p. 310.

12:24

Mu: BK. 53, H. 80

Hbl: Vol. IV, p. 332, 333

Tl: H. 211.

12:25

Mu: BK. 50, H. 66, 68, 69. Also see:

Bu: BK. 75, Ch. 1

Dar: BK. 20, Ch. 36

Hbl: Vol. II, p. 283, 523; Vol. III, p. 349, 387, 394, 454; Vol. V, p. 142.

12:26

Mu: BK. 45, H. 56, 57, 66, 67, 68. Also see:

Bu: BK. 75, Ch. 1–3, 13, 14(C), 16

Da: BK. 20, Ch. 1

Tir: BK. 8, Ch. 1

Maj: BK. 31, Ch. 18

Dar: BK. 20, Ch. 56, 57

Mt: BK. 50, H. 6, 8

T.S: Pt. 2, Section 2, p. 11–13.

Z: H. 346

Hbl: Vol. I, p. 11, 172, 173, 180, 185, 195, 196(C), 201, 381, 441, 455; Vol. II, p. 194, 198, 203, 205, 248, 287, 303, 335(C), 388, 402, 450, 500; Vol. III, p. 4, 18, 23, 24, 38, 48, 61(C), 81(2)(C), 238, 258, 316, 329, 330, 346, 386, 400, 412; Vol. IV, p. 56, 70, 123; Vol. V, p. 198, 199(C), 316; Vol. VI, p. 39, 42(2), 53, 88, 113, 120, 157, 159, 167, 173, 175, 203, 215, 218, 247, 254, 257, 261, 278, 279(C), 309, 448

Tl: H. 227, 370, 1380(C), 1447, 1584, 1773.

12:27

Tir: BK. 34, Ch. 29

12:28

Mu: BK. 53, H. 44

Tir: BK. 34, Ch. 37

Maj: BK. 37, Ch. 6

Hbl: Vol. I, p. 304; Vol. II, p. 168(2)(C), 169, 296, 343, 451, 479, 512, 519; Vol. III, p. 63, 96, 324; Vol. V, p. 259, 366.

12:29

Mu: BK. 36, H. 223, 224.

12:30

Bu: BK. 34, Ch. 16—18. Also see:

Tir: BK. 12, Ch. 75

Maj: BK. 12, Ch. 28

Mt: BK. 31, H. 100.

Z: H. 541

Hbl: Vol. I, p. 5, 58(2), 67, 70.

12:31

Da: BK. 22, Ch. 11. Also see:

Mt: BK. 31, H. 89.

12:32

Mu. BK. 1, H. 252, 254. Also see:

Bu: BK. 42, Ch. 4

Da: BK. 21, Ch. 1

Tir: BK. 44, Surah 5, H. 19-20

Maj: BK. 13, Ch. 8, 11

Hbl: Vol. II, p. 489, 524; Vol. IV, p. 191.

12:33

Mu: BK. 22, H. 14. Also see:

Da: BK. 22, Ch. 59

Nas: BK. 44, Ch. 29

Maj: BK. 12, Ch. 33

Dar: BK. 18, Ch. 22

Mt: BK. 31, H. 15, 16

Hbl: Vol. III, p. 309.

12:34

- Mu: BK. 22, H. 166–167. Also see:
 Bu: BK. 59, Ch. 2
 Dar: BK. 18, Ch. 63
 Hbl: Vol. I, p. 187, 188(3), 189(4), 190; Vol. II, p. 99, 387, 388, 432; vol. IV, p. 140, 172, 173(2), 202, 317; Vol. V, p. 341, 344(2); Vol. VI, p. 64, 79, 252, 259
 Tl: H. 237, 2410

12:35

- Mu: BK. 45, H. 69.

12:36

- Mu: BK. 45, H. 71–74, 75. Also see:
 Bu: BK. 46, Ch. 8, 10
 Tir: BK. 25, Ch. 83
 Maj: BK. 37, Ch. 23
 Dar: BK. 17, Ch. 72
 Hbl: Vol. II, p. 92, 105, 136, 137, 156, 159, 191, 195, 431; Vol. III, p. 323
 Tl: H. 1890, 2272

12:37

- Mu: BK. 45, H. 26, 30, 34, 40. Also see:
 Bu: BK. 78, Ch. 57, 58
 Da: BK. 40, Ch. 44, 47
 Tir: BK. 25, Ch. 23–25; BK. 35, Ch. 56
 Maj: BK. 37, Ch. 22
 Mt: BK. 47, Ch. 14–17
 Hbl: Vol. I, p. 405; Vol. II, p. 176, 222(C), 230, 277, 287, 288, 303, 311, 312, 341, 360, 389, 393, 394, 446, 465, 469, 470, 480, 491, 501, 512, 517, 539; Vol. III, p. 110, 165, 199, 209, 225, 227, 483; Vol. IV, p. 227; Vol. V, p. 279
 Tl: H. 193, 2091, 2533.

12:38

- Mu: BK. 45, H. 43.

12:39

- Nas: BK. 49, Ch. 34. Also see:
 Maj: BK. 13, Ch. 2.